



Emergency Relief Victoria



Education Costs Kit

**A resource for
community agencies working
with people on low incomes**

2nd Edition, January 2009



**Brotherhood
of St Laurence**

Working for an Australia free of poverty



Melbourne Citymission
Building Inclusive Communities



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Education Costs Kit

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Translations of Information Sheet 1 are also provided in 6 community languages :

- Arabic
- Cambodian
- Dari
- Mandarin
- Sudanese Arabic
- Vietnamese



Emergency Relief Victoria

EDUCATION COSTS KIT

FOREWORD TO 2nd EDITION

After the very positive community reception to the ERV Education Costs Kit, launched in Anti-Poverty Week (October) 2008, we are pleased to present a 2nd Edition of the kit.

Emergency Relief Victoria (ERV) is a statewide network of over 200 agencies. Our members deliver a range of services with emergency relief being a common thread. We work together to develop ways to best assist the growing number of Victorians seeking assistance with food, accommodation and daily living expenses. Recent years have seen increasing demand on agencies from families seeking assistance with educational costs. We know that this places significant financial pressure on families at the start of every school year. Agencies understand the direct link between educational outcomes and the socio-economic status of students and so strive to ensure that they are able to support these families and provide the best opportunity for children to have access to education. In a recent study, over a quarter of the children in low-income families had missed out on school activities because of prohibitive education costs.

The Education Costs Working Group of ERV is committed to values of **equity and opportunity for all in public education**. We have developed this kit to respond directly to the needs of our members and other community workers to support low-income students to achieve the **best possible educational outcomes and promote inclusion, best practice and fairness** in Victoria's state schools.

The kit comprises four Information Sheets, each with a particular focus:

- 1. Parent Payments in State Schools**
A summary of Department of Education Guidelines about what is free, what schools can charge for (essential, optional and voluntary payments), how schools should behave when collecting payments, and trouble-shooting suggestions about issues that often arise. *With translations in Vietnamese, Mandarin, Arabic, Dari, Cambodian, and Sudanese Arabic.*
- 2. Help with School Costs; Concession and Programs**
Some government and non-government education support programs and initiatives currently available across Victoria.
- 3. Agency Processes and Ideas for Helping with School Costs**
Examples of education support programs community agencies have developed to respond to the needs of their local community, and a flowchart to assist those working with clients struggling to pay education costs.
- 4. Reducing School Costs**
Suggestions about how schools can review and improve their programs and policies in order to reduce cost barriers to education participation and about how and where to make complaints about payments.

This 2nd Edition also includes a new Checklist for Parents about payments in State schools.

The Victorian Government's new *Blue Print for Education and Early Childhood Development 2008* states that education is one of the "most effective pathways out of disadvantage and social exclusion". It talks about increasing opportunities for community organisations to work with local schools to overcome these barriers, about schools engaging more with parents as partners, and schools being more transparent and accountable. This kit is a tool to help achieve these goals.

We would like to acknowledge the support and assistance of Parents Victoria, the Victorian Multicultural Commission, all the Emergency Relief Victoria members who assisted with feedback and with printing and distribution of the 1st Edition in 2008, and Victoria Wells who provide pro bono artwork. We sincerely thank the members of the Equity in Education Alliance for funding this 2nd edition: Brotherhood of St Laurence, Melbourne Citymission, Berry Street, Victorian Council of Social Service, and Good Shepherd Youth and Family Service.

For further information, contact Emergency Relief Victoria via email erv@vrfb.com.au.

An electronic version of the kit is on the following websites: www.vcross.org.au; www.goodshepvic.org.au; www.vrandfb.com.au

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Information Sheet 1: Parent Payments in State Schools



Emergency Relief Victoria

Having trouble paying school costs?
This Info Sheet explains what you and the school can expect, and what to do about school payment issues.

WHAT YOU CAN DO

Build positive relationships with the school - this is important to your child's education.

Schools do not want *any* student to miss out.

- Talk to your School Welfare Coordinator or Principal
- The school can help by arranging payment plans
- Use the school second-hand bookstalls and uniform shops
- If you have the option, choose a school that understands the financial pressures on parents
- See Info Sheet #4 for more tips

Seek Financial Assistance

- If you are living on a low income you may be eligible for the Education Maintenance Allowance (EMA). Ask at your school or check website: www.education.vic.gov.au
- If your child is starting Prep or Year 7 you may be eligible for the School Start Bonus. Ask at your school or check website: www.education.vic.gov.au
- For help with uniforms and shoes speak to your School Principal about the State Schools Relief Committee.
- Ask your local Community Information Service about other help available: ph.96722000 or check www.civ.org.au, or contact your local council.

BUT PARENTS DO PAY FOR SOME EDUCATION COSTS

See over page for more details

SCHOOLS SHOULD:

- ◆ send requests for payment at least **6 weeks** before the end of school the year before
- ◆ clearly identify whether each payment is for an **essential, optional or voluntary** item
- ◆ ensure payment items are **accurately costed**
- ◆ provide details of how the funding collected will be **spent** by the school
- ◆ provide a copy of the **school's policy** on payments to all parents
- ◆ provide a **receipt** for payment immediately
- ◆ clearly explain the process for administration of the **EMA time payments** to coincide with EMA availability
- ◆ be sensitive to **individual financial circumstances**
- ◆ offer **payment options** (e.g quarterly)
- ◆ give students an alternative option if they do not participate in a **camp or excursion**
- ◆ keep details of payment and non-payment **confidential**
- ◆ ensure **all payment requests are fair, reasonable, and kept to a minimum**

SCHOOLS CANNOT:

- ◆ treat students differently or refuse teaching if parent payments are not made
- ◆ deny advancement to the next year level if payments are not made
- ◆ expect payment before the start of the school year
- ◆ pressure or demand parents to sign over their part of the EMA to the school
- ◆ ask for the school's portion of the EMA to be used for voluntary financial contributions (see over page for definitions of voluntary contributions and other payments)
- ◆ use or threaten use of debt collectors
- ◆ harass or coerce about payments (Note: schools can send a statement about essential education costs up to once a month)

FREE EDUCATION IS THE LAW

Instruction in these key learning areas is free: English, the arts, health, physical education, technology, languages, maths, science, studies of society & environment.

This also includes the resources, supports and administration required to teach the standard curriculum as well as the teaching, e.g. library, school nurses, ID cards, some camps, school sports, computers, photocopying and essential printing, etc.

The government provides funds for these and schools must not charge for them.

ESSENTIAL, OPTIONAL, AND VOLUNTARY PAYMENTS

The different types of payments can be very confusing. Parents have the right to question the school about payments. **This is an outline of the 3 types of payments and some issues that often arise, with suggested actions to take.**

1 Essential education items

Schools can *require payment* for essential education items that are not included under 'free instruction' (see previous page) e.g. school diary, travel to school sports, and some camps. **Schools should keep these payments to a minimum.** The school can also expect parents to pay for uniforms, textbooks, stationery and materials that the student takes home after class or consumes (e.g. ceramics materials, cooking ingredients).

Issue: Schools can charge for <i>services essential to the 'free instruction'</i> but not for the instruction itself. It is often hard to know the difference. The school must not charge parents for 'supports, resources, administration and facilities' that are part of free instruction, like ID cards, library use, school nurse or essential printing.	Suggested action: <ul style="list-style-type: none">• If you receive the Education Maintenance Allowance ask for the school portion of it to cover these essential items.• Ask the school the difference between the 'free instruction' government pays for and items you are being asked to pay for.• Make sure you receive a copy of the school payments policy.
Issue: Sometimes schools pressure to get payment by breaking confidentiality and publicly naming students whose parents have not paid.	Suggested action: <ul style="list-style-type: none">• Remind the school this breaches the rules about how schools must behave when collecting payments.• Notify Regional Education Office or local MP (see Info Sheet 4)
Issue: Some students choose subjects just because they are cheaper rather than choosing more expensive subjects that they would prefer to study or are more suited to.	Suggested action: <ul style="list-style-type: none">• Explain to the School Principal and ask for reduced costs.• Let the Regional Education Office and local Member of Parliament know that cost is affecting choice of subjects.

2 Optional extras

Parents can also *choose* to pay for optional extras, e.g. music lessons, extra-curricular activities.

Issue: This includes some items that most other students have or that are essential for school work, such as locker, school magazine, extra student computer printing, or higher quality subject materials.	Suggested action: Tell the school the item should be free when it is necessary for your child's school work, eg computer printing at school for study purposes, locker to store books Ask the school to find ways to ensure your child is not left out.
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3 Voluntary financial contributions

Schools can also *invite* voluntary contributions, which are donations to the school, e.g for buildings.

Issue: Sometimes schools ask for voluntary contributions as if payment is expected, rather than just invited.	Suggested action: Only make a voluntary contribution if you wish and can afford it. Tell the school they should make it clearer that it is voluntary. Participate and attend school activities when you can.
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4. Education Maintenance Allowance (EMA)

Issue: Sometimes schools are not clear about how they are spending their portion of the family's EMA	Suggested action: Ask how the school's portion of your EMA is used. You can direct the school to use it to pay for essential items.
Issue: The EMA is sometimes used for voluntary contributions	Suggested action: Remind the school this is not allowed and ask for an itemised costing of what the school will spend the EMA on. Ensure school returns any unspent EMA to you at end of year.

Department of Education and Early Childhood Development Regional Offices

Rural Regions

Barwon South Western Ph. 5225 1000; Grampians Ph. 5337 8444; Gippsland Ph. 5127 0400; Hume Ph. 5761 2100

Metropolitan Regions

Eastern Metropolitan Ph. 8561 2700; Southern Metropolitan Ph. 9794 3555; Northern Metropolitan Ph. 9488 9488; Western Metropolitan Ph. 9291 6500

Information Sheet 2: Help with School Costs: Concessions and Programs



Help for Families Struggling to Pay School Costs

Education Maintenance Allowance (EMA)

The Education Maintenance Allowance provides assistance to low-income families by helping with the costs associated with the education of their children. Schools are responsible for communicating the availability of the EMA to eligible families and parents need to complete an application form.

The Education Maintenance Allowance is paid to eligible parents/guardians of students under 16 years of age. The students must be attending a government or registered school in Victoria.

The annual amount is \$215 for a primary school student and \$430 for a secondary school student (current 2008). The Allowance is paid in two installments, and with both installments, half is paid to the parent and half to the school.

Schools are not allowed to pressure families to sign over the family portion of the EMA to the school.

Schools must spend their portion of the student's EMA for essential education items that parents are normally expected to provide or pay the school to provide.

The school cannot use the EMA to offset parent voluntary contributions.

Schools must be able to inform parents on request of the cost of the items on which they propose to spend the school's portion of the EMA.

The first installment is 70% of the total amount and the second 30%. For example: A secondary school student's payment is \$430. The first installment is \$301: with the student and school both receiving \$150.50. The second installment is \$129: with the student and school both receiving \$64.50.

For further details about eligibility and policy regarding the school's use of their EMA portion see the following website:
www.education.vic.gov.au

The School Start Bonus

The Victorian Government provides financial assistance to families with children entering Prep or Year 7 in recognition of the extra expense. It is paid to families in the form of a voucher which a parent or guardian presents to their local Post Office with photo ID for cashing. Eligible parents/legal guardians do not need to make a claim for payment. The school will issue a payment voucher at the end of the school year.

The School Start Bonus is intended to go directly to parents/guardians. There is no obligation for the bonus to be paid to the school.

For further information including multi-lingual information for parents, please see the following web site:
www.education.vic.gov.au

The Education Tax Refund (ETR)

The Education Tax Refund (ETR) is a new Federal government initiative to help families with children in primary or secondary school to meet the costs of certain education expenses.

Under the Australian government's ETR, eligible families will be able to claim:

- Primary school: a 50% refundable tax offset every year for up to \$750 for each child (that is, a refund of up to \$375 per child, per year)
- Secondary school: a 50% refundable tax offset every year for up to \$1,500 for each child (that is, a refund of up to \$750 per child, per year).

Eligibility criteria includes: families in receipt of Family Tax Benefit Part A. Students living independently of their parents are also eligible.

For further information:
Department of Education, Employment and Workplace Relations
www.deewr.gov.au

State School Relief Committee (SSRC)

The State School Relief Committee Inc (SSRC) assists disadvantaged students attending Victorian government primary, secondary and specialist schools with new clothing and footwear.

The SSRC works through school principals who act as its representatives. Needy students receive assistance from SSRC following an application from their school principal.

The SSRC do not work with parents or community agencies directly. Assistance may be in the form of clothing or footwear from SSRC's own supplies or by authorization to the school shop or supplier.

For further information: State School Relief Committee, Ph: 9888 8722

www.ssrc.net.au

Saver Plus

Saver Plus is a financial literacy and matched savings program that assists families on low incomes to improve their financial capability, develop a savings habit and build assets for education purposes.

Participants' savings are matched \$1 for \$1 (up to \$1000) to help them pay for their own or their children's education.

Eligibility criteria includes: having a current Health Care Card or Pension card and having a regular income from paid employment.

For further information: Brotherhood of St Laurence, Ph: 9483 1183

www.bsl.org.au

Learning for Life—Smith Family

Learning for Life Scholarships provides families with the financial assistance they need to make the most of opportunities at school.

They help families pay for school uniforms and shoes, textbooks and excursions. Learning for Life Scholarships are provided on the basis of need, not academic achievement.

Families must meet specific eligibility criteria and be willing to enter and maintain a partnership with The Smith Family based on mutual respect, accountability and contribution.

Families can be referred to the program by community agencies and schools.

For further information: The Smith Family, Ph: 9419 7666

www.thesmithfamily.com.au

Traveller's Aid

The Pathways to Education Program provides students travel passes to young people who are experiencing financial difficulties to enable them to travel to school. Students must be under 25 years of age and meet the eligibility criteria for the Victorian Public Transport Student Concession Card. This is subject to availability as Travellers Aid has limited funds.

For further information: Travellers Aid, Ph: 9654 2600

www.travellersaid.com.au

Catholic Schools

Low income families attending Catholic schools are entitled to the EMA, Bonuses and ETR.

Services the school may offer students may include fee waivers or payment plans, second-hand uniforms and books or meal programs.

For further information, contact your local Catholic school and speak to the Principal or Welfare Officer, or Catholic Education Office, Ph: 9267 0228

www.ceo.melbourne.catholic.edu.au

Information Sheet 3: Agency Process and Ideas for Helping with School Costs



Community Agencies' School Costs Support Programs

A number of community agencies offer a range of services to assist low income families to meet education costs and thereby promote inclusion and better educational outcomes for students.

While support is provided, these community agencies also ensure that the students are in receipt of the appropriate government education entitlements.

Many of these have been driven by community need and agencies may have sought additional funding or undertaken fundraising activities to provide financial support.

Below are some examples of what is being done:

Partnerships

Agencies have worked in partnership with schools, other community agencies, community banks and corporations to raise funds or deliver services.

For example, one agency has commenced a support program for students which received initial funding from a community bank. Schools who wish to participate are required to make applications to the community agency who will then deliver a cheque to the school.

Applications are confidential, protecting the privacy of students. This example has the potential to increase the accountability of the school as they become aware of the costing levels for particular activities which are prohibitive for families. Further, schools potentially will have a better understanding of the social impact of their costs.

Engagement

Some community agencies work regularly with schools, particularly with the principals and welfare officers to advise them of the support services the agency provides and how the *schools* can assist their students.

Flexible Tailored Packages

Agencies have delivered assistance to students in a number of ways; they may purchase uniforms, shoes, textbooks and stationery. Some will provide a combined packaged (of books and shoes for example) so as to best meet the needs of the students.

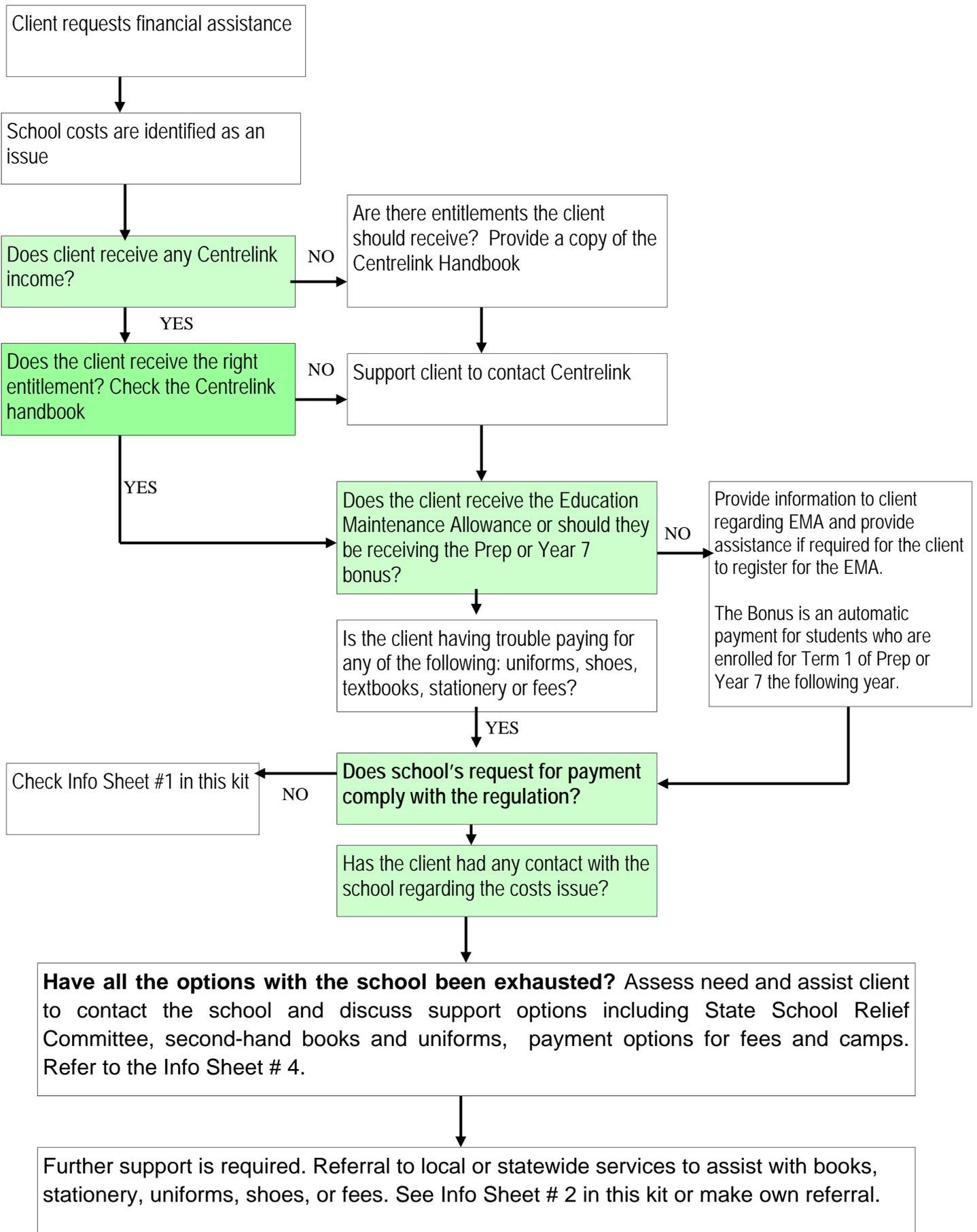
Promoting Accountability

Community agencies have advocated on behalf of their clients to schools in terms of voluntary and non-voluntary fees and payment plans for low-income students.

Empowering the Community

Agencies have delivered information sessions to the community and workers to educate them on voluntary and non-voluntary fees. They also resource parents about their rights, obligations and responsibilities by delivering information sessions, during one-on-one interviews or by providing appropriate material.

Agency Process Flowchart



Information Sheet 4: Reducing Schools Costs



How Schools Can Help

Every school has families who are 'doing it tough'.
It is not always obvious who they are but their needs are real.
Schools can support these students in many ways, such as:

- ◆ **Breakfast clubs**
Available to *all* students e.g. a sports/activities breakfast club with a \$2 fee that can be discreetly waived as necessary
- ◆ **Affordable uniforms**
Include generic items wherever possible, conduct second-hand sales, provide discounts for students receiving Education Maintenance Allowance (EMA), seek assistance through State Schools Relief Committee
- ◆ **Textbooks**
Use class sets of textbooks or book-loans
- ◆ **Stationery**
Monitor carefully to ensure only necessary items are required
- ◆ **Camps & excursions**
Include as part of free instruction if compulsory part of curriculum, or keep affordable if not compulsory e.g. avoid purchasing lunches, provide subsidies
- ◆ **Social events**
Keep affordable or provide subsidies
- ◆ **Calculators**
Make calculators available through second-hand sales or school-owned calculators loan program
- ◆ **Computers**
Provide access to computers and printing through school facilities; ensure covered under 'free instruction' in accordance with regulations
- ◆ **Subject materials & services**
Keep to a minimum in accordance with regulations through careful monitoring by school administration and council
- ◆ **Payment instalment plans**
Make payment instalment plans for 'essential education items' readily available and do not treat student differently if parents are paying by instalment (see Info Sheet 1)
- ◆ **Collaborate with community organisations**
To provide additional support where needed (see Info Sheet 3)
- ◆ **Corporate Partnerships**
Develop fund-raising for extras that are over and above essentials, such as tutoring
- ◆ **Local trader partnerships**
Develop arrangements with local businesses, such as uniform or textbook discounts for EMA recipients
- ◆ **School policies**
Consider ALL students and especially those most at risk of not participating because of education costs (including students who are homeless or self supporting):
 - ◇ use a 'low income' checklist to review all policies (*A **Low Income Checklist** can be found in 'Poverty & Education: A Guide to Action', 2004, available from Good Shepherd Youth and Family Service info@goodshepvic.org.au)
 - ◇ set priorities to reduce non-participation that is due to education costs
 - ◇ monitor impact of policies e.g. through liaison with local support agencies
 - ◇ ensure no student is treated differently or has their privacy breached because of non-payment

**When your school is doing these things, congratulate them!
If they are not, let them know what others are doing: show them this Info Sheet.**

SPEAKING OUT ON SCHOOL COSTS: SOME TIPS

You may want to take up an issue with the school or the government:

- ◇ **high education costs**
- ◇ **lack of fair access to education due to costs**
- ◇ **other concerns.**

These are the steps we recommend you take to raise issues about school costs:

1. **Identify your issue.** Making notes is a good idea. Think about the outcome you would like. Info Sheet No#1 in this kit identifies some problems with education costs and suggests possible action.
2. Contact the **School Welfare Coordinator or the Principal** directly, and ask them to help resolve the issue.
If the matter is still not resolved contact the **Department of Education and Early Childhood Development:** WEBSITE www.education.vic.gov.au. OR HOTLINE ph.1800 809 834 OR Department's Regional Office in your area (for regional office phone numbers, ph. 1800 809 834 or see Info Sheet #1).
If the matter is still unresolved write to the Deputy Secretary, Office of School Education, c/o Manager, Community and Stakeholder Relations Branch, 33 St. Andrews Place, East Melbourne VIC 3000.
OR
contact your **local Member of Parliament**, or the **Victorian Ombudsman**,
OR
Parents Victoria (see below).

It is your right to bring along an advocate of your own choosing to a meeting if you wish.

Contacting your local State Member of Parliament (MP)

State Government MP's are available to help with all matters relating to the State Government or any of its agencies including education.

If you are not sure who your local State Member of Parliament is, contact: the Victorian Electoral Commission ph. 13 18 32or www.parliament.vic.gov.au/mlas

Contacting the Victorian Ombudsman

The Victorian Ombudsman is an independent officer who investigates complaints about state government departments, Ph. 9613 6222 or Toll Free: 1800 806 314 (regional only)

Contacting 'Parents Victoria'

Parents Victoria represents parents of students in Victorian government schools and assists in advocating about difficulties students and parents experience with education costs.

Ph. (03) 9380 2158 Outside Melbourne: 1800 032 023

Some helpful tips for making a complaint

- ◇ If possible write rather than call, especially if your complaint is complex and you need to provide copies of documents.
- ◇ Stay calm and focus on the main problem. This will help get your point across.
- ◇ Stick to the main facts. Provide as much detail as needed to understand and resolve the problem, but no more.
- ◇ Ask for the name of the person you speak with and their position.
- ◇ Keep notes including the date and time.
- ◇ Indicate what action you think should be taken to resolve the problem.
- ◇ Be calm and polite.
- ◇ If your request is reasonable and realistic, you are more likely to be satisfied with the response.

From Victorian Ombudsman website www.ombudsman.vic.gov.au

Parent Payments in State Schools CHECKLIST FOR PARENTS

	Was the school's request for payment sent at least 6 weeks before the end of school the year before?
	Was it clear about whether each payment is essential, optional or voluntary ?
	Were the items accurately costed ?
	Did the school explain how the payments will be spent by the school ?
	Did the school provide a copy of the school's policy on parent payments ?
	Was a receipt for payment given immediately?
	Did the school provide information about the Education Maintenance Allowance (EMA) and clearly explain the process ?
	Were the school payments due when the EMA is available ?
	Is the school sensitive to individual financial circumstances ?
	Does the school offer the option of paying quarterly ?
	Do students have an alternative if they do not participate in a camp or excursion ?
	Does the school keep details of payment and non-payment confidential ?
	Did the school ensure all payment requests are fair, reasonable, and kept to a minimum ?
	Is every student is treated equally regardless of whether parent payments are made (including advancement to the next year level)?
	Does the school expect payment at the start of the school year, and not before ?
	Are parents allowed to decide how they will use the parent portion of the EMA without pressure to sign it over to the school?
	Is the school's portion of the EMA only used for essential items not voluntary contributions or donations?
	Does the school ensure it never uses harassment, coercion or debt collectors to collect payments?

These are the requirements set by the Department of Education and Early Childhood Development.