

## TIPS FOR MANAGING YOUR CHILD'S EDUCATIONAL EXPENSES

Each year, schools send out statements covering a variety of expenses associated with your child's education. Some of these must be paid and some are optional. This flyer is intended to point out what is essential and where help can be found for those struggling to find the funds.

There are **three** categories of items or services that school councils can *request* parents and carers to pay.

1. Essential education items, which you need to buy for your child or pay the school to buy for you. These can include stationery, text books and school uniforms.



2. Optional extras, which are offered on a user-pays basis. You can choose whether or not your child should receive these. Examples are school magazines, excursions or extracurricular programs such as music and sport.

3. *Voluntary (optional)* financial contributions, which your school may ask you to make.

### DISCUSS YOUR SITUATION WITH YOUR CHILD'S SCHOOL

#### HELP IS AVAILABLE for families suffering...

- health issues resulting in serious financial difficulty
- house fires where school clothing is lost
- natural disasters
- Serious financial difficulty

If you are struggling to find the payment, contact the principal, the vice principal or welfare officer at your child's school. They may be able to apply to the State Schools Relief on your behalf for assistance with *uniforms* and *shoes* (Government Schools only). Or they may work out a payment plan with you or suggest other assistance. They may be able to tell you of ways/places to pick up second hand uniforms, books and other supplies.

Schools can also get access to the **Victorian Government's Camps, Sports and Excursions Fund (CSEF)**. The Victorian Government has unveiled a new \$148 million initiative to ensure all Victorian students can take part in *school trips* and *sporting activities*. The Camps, Sports and Excursions Fund (CSEF) will run over four years and provide payments for eligible students to attend camps, sports and excursions. Families holding a valid means-tested concession card or temporary foster parents are eligible to apply. \$125 per year will be paid for eligible primary school students, with \$225 per year paid for eligible secondary school students. Payments will go directly to the school and be tied to the student. The CSEF can be accessed by all primary and secondary schools, not just Government schools.

New applications for CSEF start in Term 1, 2018.

### BUY/SELL SECOND HAND—BOOKS, UNIFORMS, MUSICAL INSTRUMENTS.

State Schools Relief has developed an app available for both iPhone and Android devices called **clk2sell**. You can use it to buy or sell the above items. Select your school and select "Uniforms, Books or Musical Instruments". A buyer can deal directly with the seller whose name and contact details appear and a seller can list items they wish to sell and take a picture of each item and list the asking price.

**Clk2sell**—download this free app for iPhone or Android devices

## PLAN AHEAD — GROW YOUR MONEY



The Saver Plus Program is a way to start saving in anticipation of school costs. Your savings would be matched by up to **\$500** to help pay for educational costs including:

- school uniforms and text books
- iPad, Tablets & Laptops
- excursions and camps
- tutoring
- sports equipment, uniforms and lessons
- music tuition and instrument hire
- TAFE, traineeship and apprenticeship costs!

You may be eligible if you:

- are 18 years old or more
- have a Health Care Card or a Pensioner Concession Card
- have a child at school
- have some work related income from (you or your partner). Includes Casual, Seasonal & Part Time

The program requires that;

- 1) the parent or guardian attend four workshops which cover topics such as Planning and Budgeting, Saving and Spending, Everyday Banking and Planning for the Future, and
- 2) make regular deposits into a bank account over a 10 month period.

At the end of the program, participants' savings are matched by up to \$500. E.g. save \$10 each week for 10 months and it would be matched by a further \$410. Save a bit more and get up to \$500 in matching funds. Other benefits come from the financial counselling. The program is funded by the Federal Government and financial management is with the ANZ. It was initiated by the Brotherhood of St. Lawrence in partnership with ANZ.

For further information about the program,  
contact your local Saver Plus Coordinator -  
Simon Mansfield by phoning 0434 314633 or feel free to  
email your enquiry to: [smansfield@berrystreet.org.au](mailto:smansfield@berrystreet.org.au)

## PAYING FOR THE BIG ITEMS

**NILS (no interest loans).** These are available to purchase items such as computers, essential household goods, etc. You can shop for the item you want (for example, a computer) and get a quote for it. Then apply for a no interest loan to be repaid on terms that you can afford. For further information, contact the Monash Oakleigh Community Support and Information Service, 9568 4533 or email: [nils@mocsis.org.au](mailto:nils@mocsis.org.au).

For those with a Centrelink card, no interest advances are available and are repaid by deducting payments from future Centrelink entitlements.



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[www.waverleybenevolent.org.au](http://www.waverleybenevolent.org.au)