

Financial help available to help fund school expenses

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GOING back to school this year might mean some difficult sums need tackling at home. The global financial squeeze has already hit many home budgets with more trouble predicted.



BACK to school ... the price of education can be high, but government refunds for items such as computers and text books can help reduce the burden.

Governments are warning of additional job losses.

But there is some good news with the Rudd Government's new Education Tax Refund allowing for tax refunds of 50 per cent a year on some purchases up to a total value of \$750 for students in primary schools, and \$1500 for those in secondary schools.

Queensland Council of Parents and Citizens Associations president Margaret Black is worried many parents may not know about the scheme. "Parents need to be

mindful that the scheme is there," she says.

That means keeping receipts for items bought throughout the year that are considered necessary for a student's school education.

At this stage the Federal Government says laptops, home computers and all associated costs including repairs, home internet connection, printers and paper will be eligible for claim. So too will education software, school textbooks, stationery, and any other study guides or tools.

But Black says it may be possible to claim for other items as the school year unfolds, so she advises parents to keep receipts for all purchases.

"I'm keeping everything and when I go to the accountant I will see what I can claim," she says.

School uniforms are not mentioned by the Federal Government but she's hoping that may change.

Exchange program

A website – schoolxchange.com.au – was set up late last year to help parents trade used uniforms and other school items, including textbooks, sporting and music equipment, and computers.

The website currently covers NSW schools with plans to extend to Queensland this month.

"With many parents struggling to pay for necessary items in today's tough economic times, it is clear there is a need for people to be able to save money by purchasing pre-owned items if possible," website developer Claire Pearson says. "As a mum I know that the cost of putting kids through school is substantial. Buying 'pre-owned' is a great way to save."

The Queensland Government says this year about 483,000 students are expected to enrol at state primary, secondary and special schools, with an additional 237,000 expected to enrol at non-state schools.

The total figure is up about 20,000 on last year as the state's population continues to grow.

Despite that, Year 8 enrolment remains the same at a total 58,000 – with 37,000 at Queensland state schools and an additional 21,000 at non-state schools.

Rising costs

The cost of putting a child through school is also rising, with the independent Australian Scholarships Group saying many costs were almost double the inflation rate.

"Many parents don't realise this," general manager of development Michelle Hunder says. "They get a shock when they see the detailed school costs."

ASG helps families save for school and university education and a survey of members several years ago revealed some costs. Based on those figures, the organisation estimates education in Queensland this year could cost parents about \$5000 in a government school, and more than \$18,000 in a private school.

The government school figures include about \$730 on clothing, \$680 on requisites such as textbooks and other equipment, and \$620 on incidentals such as outings, camps, and any extra tuition.

Computer and internet connection is expected to cost about \$1600, with \$1400 on other fees and charges including fundraising contributions.

"In government schools there's no such thing as free education," she says.

ASG's advice for parents who may be struggling is to plan ahead and prioritise any purchases so only what's needed for the start of the school year is bought first. Anything else, such as winter clothing, can wait.

Specials

With just a couple of weeks to go before the start of the new term on Tuesday, January 27, many stores are advertising "Back To School" specials.

ASG says parents should buy only from discounted stock. Some stores cut prices on certain items such as textbooks, but keep prices high on other school essentials.

Savings can also be made on technology and software if the right advice is sought on what is the best computer for school work. Some software is available at discount academic prices, while other software can be available free on the internet.

Dealing with stress

The Inspire Foundation runs the Reach Out! (www.reachout.com.au) website offering some help and advice on how students can cope with school-related stress. It also runs several dedicated discussion forums where people can share their concerns with others online. The forums will restart from today.

Foundation Wellbeing manager Charlotte Beaumont-Field is expecting discussion from youngsters who have parents facing financial woes.

"If young people are worried about their family's financial situation they may feel a responsibility," she says.

Sometimes parents may try to hide any problems from their children, but Beaumont-Field says this is wrong and they should be included in any discussions.

"Many parents can be a bit proud, especially if they are used to providing their children with a particular standard of care," she says.

Including children in family financial talks can help them re-think any expectations they may have.

"Maybe they can then see that all the things done last year may not be possible this year," she says.

Help on struggle street

ASG's Michelle Hunder says any parents facing financial difficulty should also talk to their child's school as soon as possible. Most schools have some assistance program for those in need, or access to any external help or advice.

"Talk to your school before you start making any drastic changes like changing schools," she says.

The Department of Education says government schools are happy to work with parents to make sure their child gets any resources that are needed.

"Payment plans or other special arrangements can be made to ensure no child is disadvantaged due to financial hardship," a spokeswoman says.

A Voluntary Resource Scheme may be available and can give students access to some learning materials at low cost, including text books.

The Queensland Government also offers a Textbook and Resource Allowance for students in Years 8 to 12 to offset any costs associated with the purchase of textbooks and other learning resources required by secondary school students.

Up to \$100 is available for students in Years 8 to 10, and \$220 for Years 11 and 12.