



A great education is priceless and continues to be a priority for Australian parents.

Exclusive research commissioned by Futurity Investment Group shows that 90% of parents believe education is extremely or very important to their child thriving in life.

So how do families ensure they give the next generation access to the education they need to fulfill their aspirations without the cost being a burden on the family budget?




The answer is planning and acting early.



THE TOTAL COST OF 13 YEARS OF SCHOOLING IN THE ACT*

Canberra is Australia's most affordable city for a Catholic education.

For children who start school in 2026, the projected average cost of their 13-year journey is:

SECTOR	 GOVERNMENT	 CATHOLIC	 INDEPENDENT
NATIONAL (METRO)	\$113,594	\$247,174	\$369,594
NATIONAL (REGIONAL)	\$100,395	\$223,874	\$230,144
CANBERRA	\$111,131	\$211,493	\$322,939

*These figures are determined by the average cost across 13 years of schooling in the same sector including school fees and ancillary costs.







TUITION FEES ARE JUST THE BEGINNING

School fees went up for all sectors across the country, but it is important to understand that fees are only one component of the costs incurred by parents. Ancillary costs such as outside tuition, camps, excursions, uniforms, transport, and before and after school care account for a considerable portion of expenses.

In fact, for a Government education, ancillaries make up 90% of the total cost. For the Catholic sector ancillaries comprise 64% and for the Independent sector it is 38%.

ACT – METRO AND REGIONAL PROJECTED SECONDARY COSTS FOR A CHILD STARTING YEAR 7 IN 2033

To assist parents in planning ahead, here is a cost breakdown for students starting secondary school in Canberra in 2033.

ACT – METRO AND REGIONAL						
	METRO			REGIONAL		
	GOVERNMENT	CATHOLIC	INDEPENDENT	GOVERNMENT	CATHOLIC	INDEPENDENT
 SCHOOL FEES	\$629	\$12,516	\$22,948	N/A	N/A	N/A
 ELECTRONIC DEVICES	\$820	\$773	\$729	N/A	N/A	N/A
 OUTSIDE TUITION	\$637	\$600	\$566	N/A	N/A	N/A
 EXTRA CURRICULAR	\$2,493	\$2,350	\$2,214	N/A	N/A	N/A
 TRANSPORT	\$524	\$493	\$465	N/A	N/A	N/A
 NECESSITIES	\$992	\$935	\$882	N/A	N/A	N/A
 BEFORE/AFTER CARE	\$1,507	\$1,420	\$1,339	N/A	N/A	N/A
 BEFORE/AFTER SCHOOL CLUBS	\$1,359	\$1,280	\$1,207	N/A	N/A	N/A
 SCHOOL MEALS	735	\$693	\$653	N/A	N/A	N/A
TOTAL COST OF EDUCATION	\$9,695	\$21,062	\$31,001	N/A	N/A	N/A

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Futurity is Australia's leading issuer of tax effective savings products. Established in 1974, Futurity is an independent mutual company owned by Members, not shareholders.

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members

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\$1bn
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About the research

The Futurity Cost of Education index was undertaken by Resolve Strategic Pty Ltd.

To use our Cost of Education Calculator, scan the QR code.

Need help supporting your clients to plan for the cost of education?

To learn more about Futurity's Education Bonds call our Business Development Team on **1300 345 456** today.

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