



# The Cost of Education 2026

Conducted by Resolve on behalf of Futurity Investment Group (Released Jan 2026)



# Introduction & Methodology

Education is often hailed as the ‘great equalizer’: a pathway to opportunity and progress. But behind the promise of brighter futures lies a growing concern about the cost of education.

From early childhood learning, school, through to tertiary degrees, **the financial burden of education is shaping the future of individuals, families, the broader economy, and society.**

**Futurity’s annual Cost of Education Index has been supporting families and education providers for more than decade**, providing rich insight into the true cost of sending a child to school; what families pay, how they are adapting, and what this means for the education sector.

**The 2026 report is brought to you by Resolve. It uses the same methodology as before but delivers new insights** into the cost pressures and coping mechanisms used to fund education, inc. strategies, payments, supports, cost reduction, and compromises.

This should be viewed as a tool to help parents and prospective parents to plan a school education.

The findings are based on **a representative survey of parents of school-aged children across Australia**, consistent with previous years.

- Fieldwork 5<sup>th</sup> – 15<sup>th</sup> Oct. 2025 to measure 2025 school year.
- Collected on-line using quality ‘research only’ panels, achieving a sample size of n=2,502 (+/-2.0%). Minimum quotas and weighting used to match the population.
- Interviews of ~15 minutes duration, including pre-coded, numeric and open-ended text responses.
- Dollar figures for fees have been taken from ACARA data with education sector inflation applied for 2026 (ABS).
- Dollar figures for ancillaries represent the cost incurred by users, extrapolated by trimmed CPI for 2026 (RBA). Certain costs incurred only by a minority or over years have been adjusted, e.g. buying an electronic device.
- A total school education cost has been calculated for years K-12, including CPI up to 2038, and has been broken down by school type, state and region using a hierarchy model.

This report contains **a short summary of some of its key measures**, with fuller data available.

# Summary of Key Findings

## **Education has never been more important...**

90% of parents believe education is extremely or very important to their child thriving in life. This helps to explain why 97% believe it is the role of parents to financially contribute to a child's education throughout school.

## **...and never has it been more expensive!**

The total cost of education has increased again this year, Fees and contributions have increased at roughly double the rate of CPI (5-6%) and the variety of ancillaries used often outweighing those fees over the long-term.

Nationwide over years K-12, Government schooling can now cost \$113,594 on average, Catholic schooling \$247,174 and Independent / Private schooling \$369,594. We identified a particularly strong rise in the cost of the Catholic system.

Costs are also higher in the capital cities and lower in regional / rural areas, with Victoria and Queensland now standing out as the most expensive jurisdictions.

## **Some are having to make hard strategic choices...**

At the deepest level, 45% of parents report they have had fewer children because of the cost of raising a child. This is a very real impact on families and society more broadly.

73% of parents report their child is attending their preferred school (if budget was no issue), so a significant minority have compromised.

52% of those unable to access their preferred school say cost was a barrier, this being the only barrier to increase in the past year.

## **...others are trying to spread the payments...**

Most parents are having to rely on the support of others (57%, up from 52% in 2025), and 36% say this reliance on others has increased. This includes other parents and the 'bank of grandma and grandad'.

42% are now using credit, debt or other support as a payment method, rather than savings or investments, including a rise in credit cards to 33% (27% in 2025).



# Summary of Key Findings

## **...and many are trying to control ancillary costs.**

In total, 71% say they compromised on things like uniforms, clubs, activities or out-of-hours care. But they still report spending a similar amount on ancillaries this year as before, so this is about trimming costs, not completely avoiding them.

Users report spending less this year, for example, buying fewer or second-hand uniforms or sports kits, making a laptop last four years rather than three, or compromising on electives and extra curricular activities.

## **But parents still struggle with the cost...**

69% are meeting the challenges at home by reducing their spending, holidays, dipping into savings, working more, and/or simply putting off paying bills. Education is obviously adding to existing living pressures felt by many families.

Perhaps most worryingly for the schoolchildren's health, 37% of parents report choosing cheaper food options, i.e. lower quality, less healthy and/or smaller portion sizes.

## **...with preparation key to successful outcomes.**

70% reported they planned ahead financially for any level of schooling, i.e. budgeted, and just 53% (64% in 2025) were truly intentional in that preparation, e.g. saved, invested, etc.

64% looked at two or more schools as part of their research, but only 37% then applied to more than one school. Most will have an idea of fees or contributions from this, but only 58% reported they had a full appreciation of ancillary costs in advance.

Those that plan achieve better outcomes across the board in terms of choice and value.

77% of those planning would have chosen the same school again, but only 62% of those who did not plan would. 79% of those who planned think they are getting value for money, but only 58% of those who did not plan think they are. 34% of those not planning ahead say they are becoming more reliant on others (21% of those planning).

And the higher the costs being paid the greater their perception of value (73% 'good' overall). That is, those spending more believe it has been worth it.



# The Importance of Education

**A good education is priceless**, and has become synonymous with preparation for life, work, and long-term success. **Education therefore continues to be a priority for parents. But for some the financial strain can still have significant impacts.**

**90%** of parents believe education is extremely or very important to their child thriving in life, in line with previous years (88% in 2025).

**79%** of parents agree that every child should receive some level of government funding for education regardless of the type of school they attend, i.e. universal funding.

**97%** of parents believe it is the role of parent to financially contribute to their child's education throughout school.

**45%** of parents agree they have had fewer children because of the costs associated with raising and educating a child, so the size of that contribution has very real societal impacts.

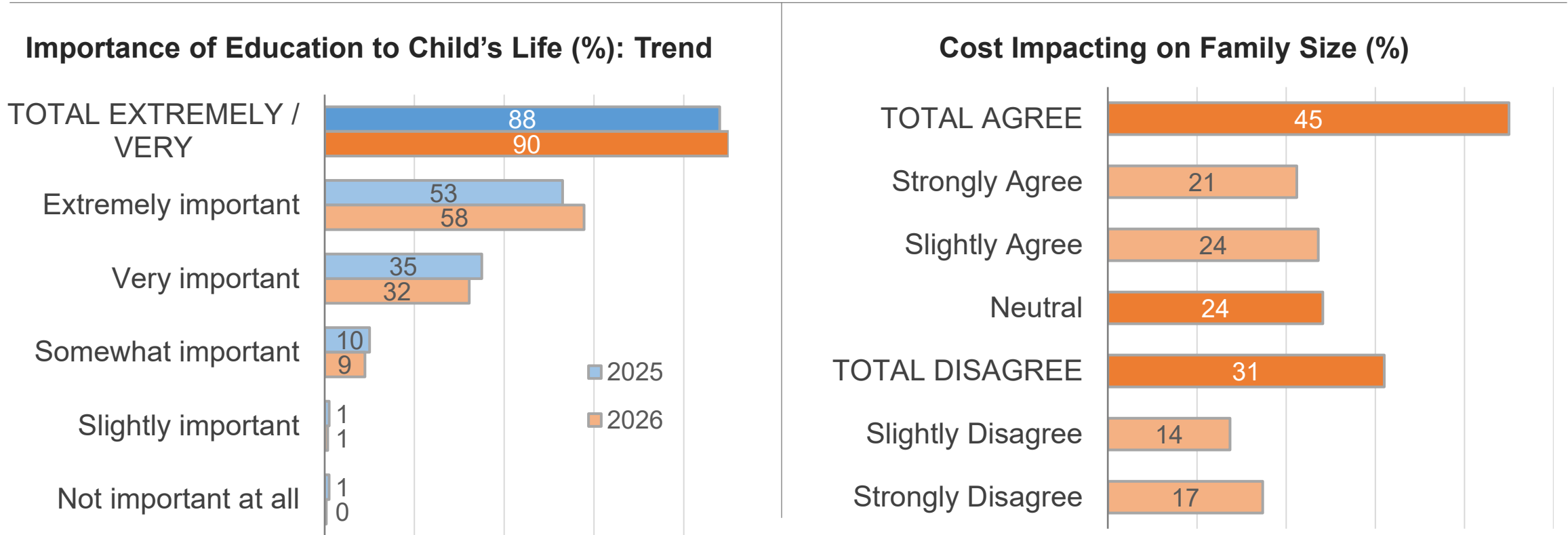




# Importance of Education

The majority of parents (90%) consider education is ‘extremely’ or ‘very’ important to their child thriving in life, with this view repeated over all school types.

It is a sign of just how important this is that nearly half (45%) agree that they have had fewer children than they otherwise would have because of prioritizing the costs of educating and raising children.

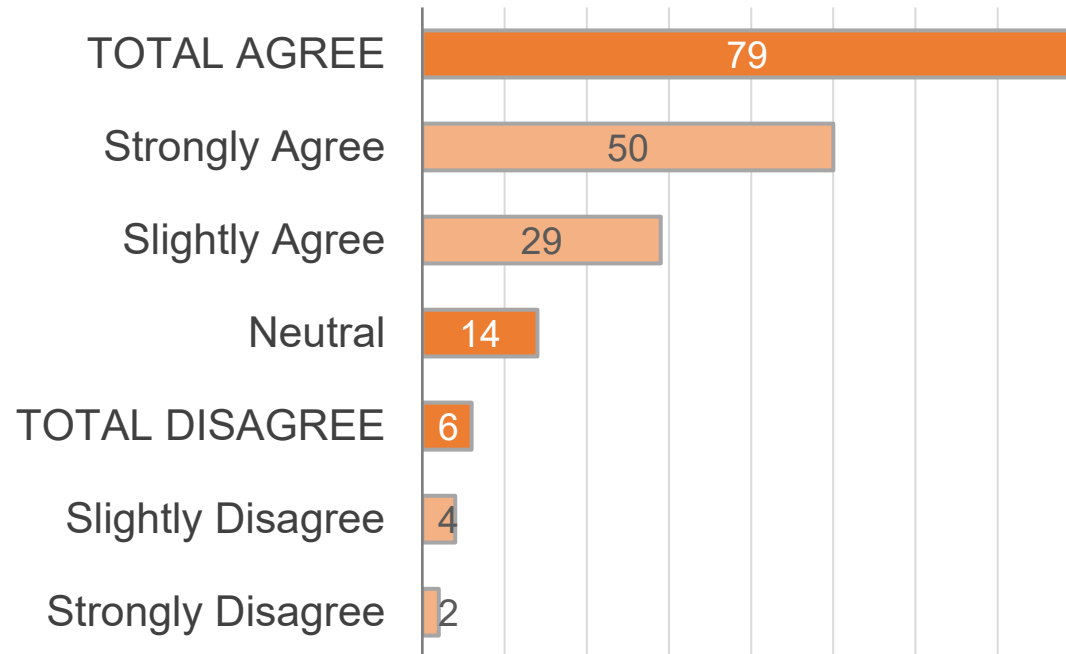


# Funding School Education

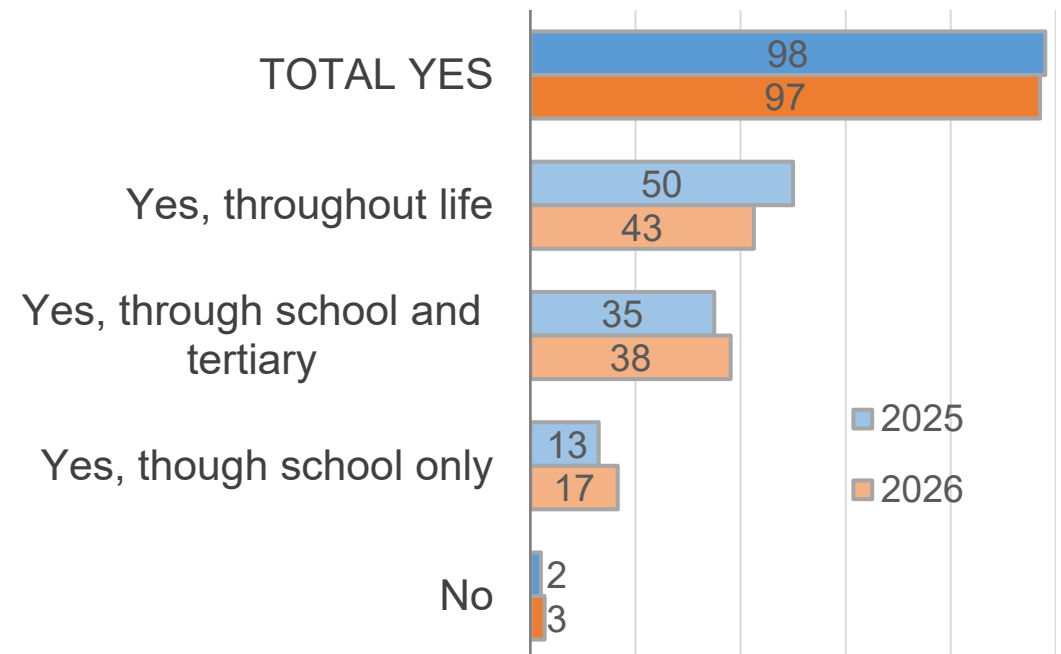
Given the importance of education and the impact of costs, it is hardly surprising that most parents (79%) believe governments should provide some level of universal funding, regardless of school type.

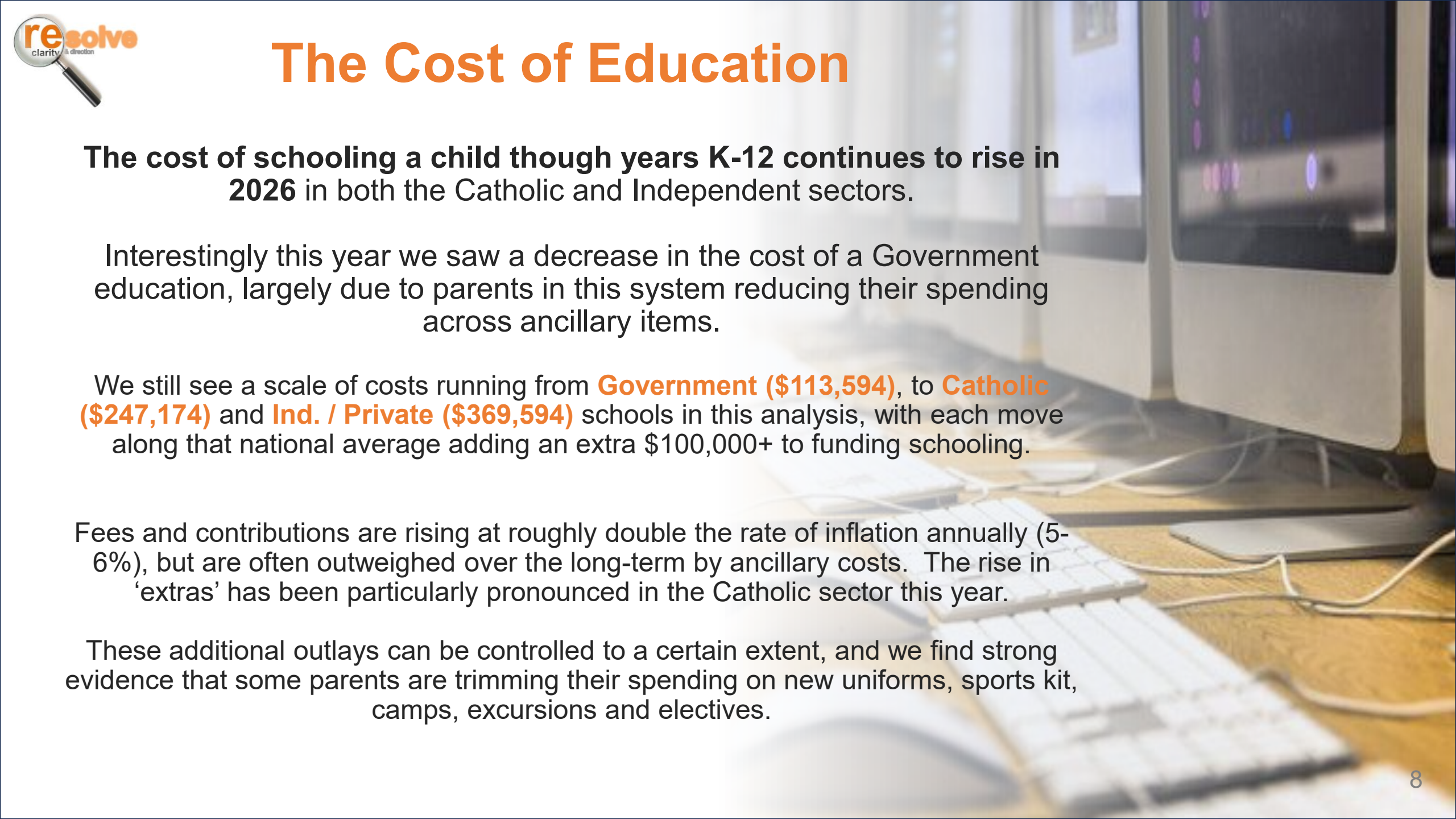
97% of parents believe they should contribute financially to their child's education too, with many of them (81%) considering this responsibility goes beyond Year 12.

## Government Funding for Education (%)



## Parent's Role in Financing Education (%): Trend





# The Cost of Education

**The cost of schooling a child through years K-12 continues to rise in 2026** in both the Catholic and Independent sectors.

Interestingly this year we saw a decrease in the cost of a Government education, largely due to parents in this system reducing their spending across ancillary items.

We still see a scale of costs running from **Government (\$113,594)**, to **Catholic (\$247,174)** and **Ind. / Private (\$369,594)** schools in this analysis, with each move along that national average adding an extra \$100,000+ to funding schooling.

Fees and contributions are rising at roughly double the rate of inflation annually (5-6%), but are often outweighed over the long-term by ancillary costs. The rise in 'extras' has been particularly pronounced in the Catholic sector this year.

These additional outlays can be controlled to a certain extent, and we find strong evidence that some parents are trimming their spending on new uniforms, sports kit, camps, excursions and electives.





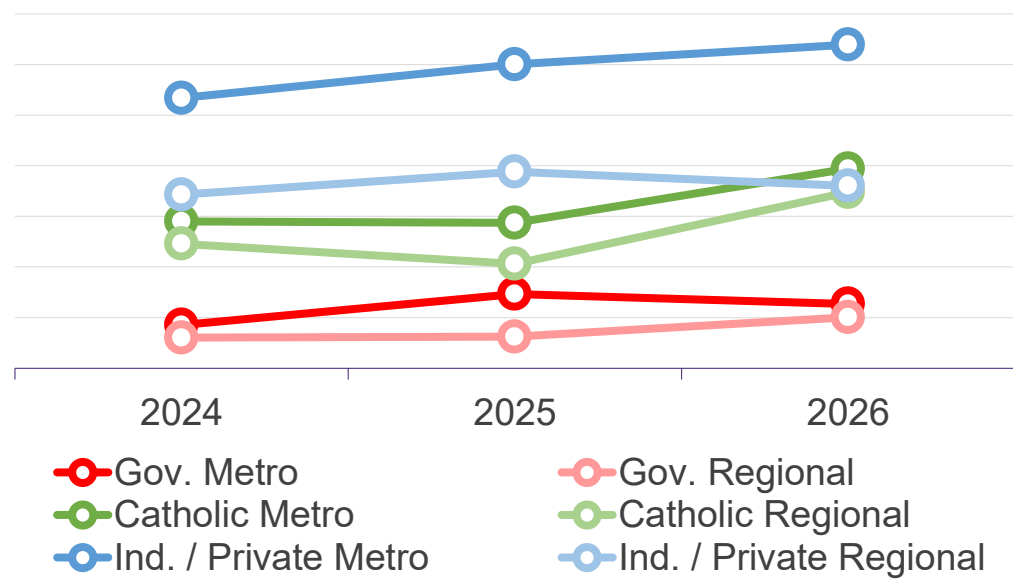
# Total School Costs K-12

Looking at the total cost for a child starting in 2026 (and completing in 2038), we can clearly see the differences between school type, with the gap between gov., Catholic and Ind. / Private school adding \$100,000+ over years K-12 in each case. Metropolitan schools are more expensive than regional ones of the same type too.

**Most school types in each area are returning either stable or increasing costs since last year, but after an uncharacteristic dip for Catholic schools in 2025 we see them increase significantly in 2026.**

Total School Costs: School Type Trend

National	2024	2025	2026
Government			\$111,385
Government Metro	\$92,710	\$123,294	\$113,594
Government Regional	\$80,303	\$81,141	\$100,395
Catholic			\$239,607
Catholic Metro	\$195,074	\$193,666	\$247,174
Catholic Regional	\$172,981	\$153,144	\$223,874
Ind. / Private			\$346,769
Ind. / Private Metro	\$316,944	\$350,158	\$369,594
Ind. / Private Regional	\$221,501	\$244,075	\$230,144



# Total School Costs K-12

As we have found in previous years, costs can vary quite substantially by state, territory and region.

Tasmanian and NT schools have the lowest costs overall, with Victoria and Queensland most expensive for schooling now (esp. Ind. / Private schools in Melbourne and Brisbane). The cost of many NSW schools has increased too, but not at the same rate as the other major states.

## Total School Costs: School Type & State

	National	NSW	Victoria	Queensland	WA	SA	Tasmania	ACT	NT
<b>Government</b>									
Government Metro	\$113,594	\$106,567	\$121,202	\$120,486	\$102,600	\$111,630			
Government Regional	\$100,395	\$94,842	\$103,629	\$108,647	\$92,287	\$95,027	\$73,273	\$111,131	\$66,672
<b>Catholic</b>									
Catholic Metro	\$247,174	\$223,919	\$247,999	\$273,494	\$253,324	\$249,830			
Catholic Regional	\$225,580	\$209,111	\$216,975	\$244,714	\$230,319	\$233,687	\$196,121	\$211,493	\$130,575
<b>Ind. / Private</b>									
Ind. / Private Metro	\$369,594	\$401,512	\$435,902	\$423,378	\$331,525	\$304,997			
Ind. / Private Regional	\$230,144	\$233,853	\$245,973	\$239,085	\$275,639	\$242,163	\$220,326	\$322,939	\$162,820

Part of this increase is fees and contributions, of course, which the ABS shows rising at double the rate of inflation (5-6% in 2025). But ancillary costs, whether necessities or choices, can often outweigh annual charges.

This year, to provide a more complete analysis we have added the costs for out-of-hours care, fundraising and school meals to the list. The table on the right shows the average cost for parents incurring each cost.

Not every parent incurs all these costs, at least every year, and they are included here for planning and coping purposes.

Indeed, we already find that several categories show reduced spending on ancillaries this year as parents try to save money in areas they can control.

Ancillary Costs Incurred by Users (Gov): Trend

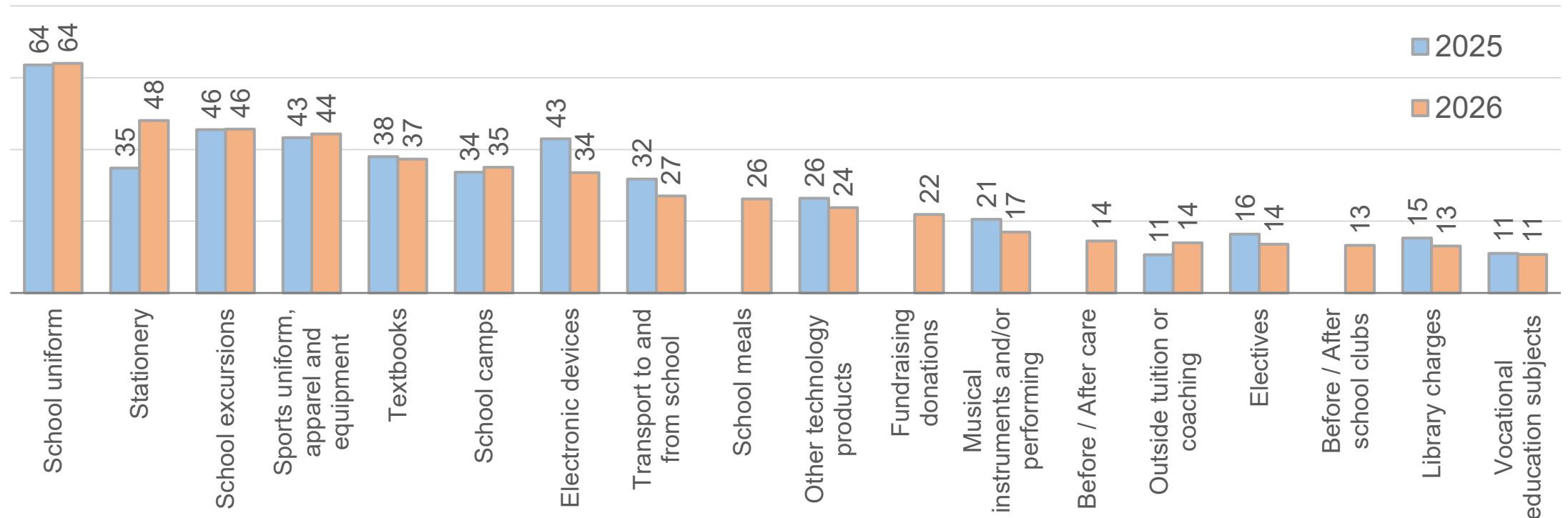
	2025 (\$)	2026 (\$)
Electronic devices	935	146
Other technology products	480	304
School camps	520	336
School excursions	335	163
Transport to and from school	636	463
School uniform	405	239
Sports uniform, apparel and equipment	397	181
Musical instruments and/or performing	842	367
Textbooks	375	172
Stationery	226	142
Library charges	368	83
Electives	807	308
Vocational education subjects	667	350
Outside tuition or coaching	1,277	895
Before / After care	N/A	1,233
Before / After school clubs	N/A	523
School meals	N/A	558
Fundraising donations	N/A	109

# Incurring Ancillary Costs

Importantly, this is not about fewer parents incurring costs in these areas. They feel they need and must spend money on many ancillaries, but they are trying to save the amount they spend in each area.

This might include; buying fewer or secondhand uniforms, making a laptop last four years rather than three, walking to school or saving on electives or extra curricular activities.

**Ancillary Costs Incurred by Users (%): Trend**



# Planning & Choosing



Our analysis shows **the more parents plan and prepare for school costs the better the outcomes** in school choice and value for money, and **the more people pay the greater the value they believe they get.**

Only **70%** reported that they planned ahead financially for any level of schooling, and just **53%** were truly intentional in that preparation.

**64%** looked at two or more schools as part of their researches, but only **37%** then applied to more than one school. Most will have an idea of fees or contributions, but only **58%** reported that they had a full appreciation of ancillary costs.

Cost and affordability are a key consideration for 30% of parents and are a major barrier to accessing the preferred school (29% overall, but 52% for those who did not get their preferred school).

The outcome of all this is that only **73%** of parents say their child is attending their preferred school if budget was not a consideration.

Those that plan, achieve better outcomes across the board in terms of choice and value, and the higher the costs being paid the greater their perception of value (**73%** 'good' overall).

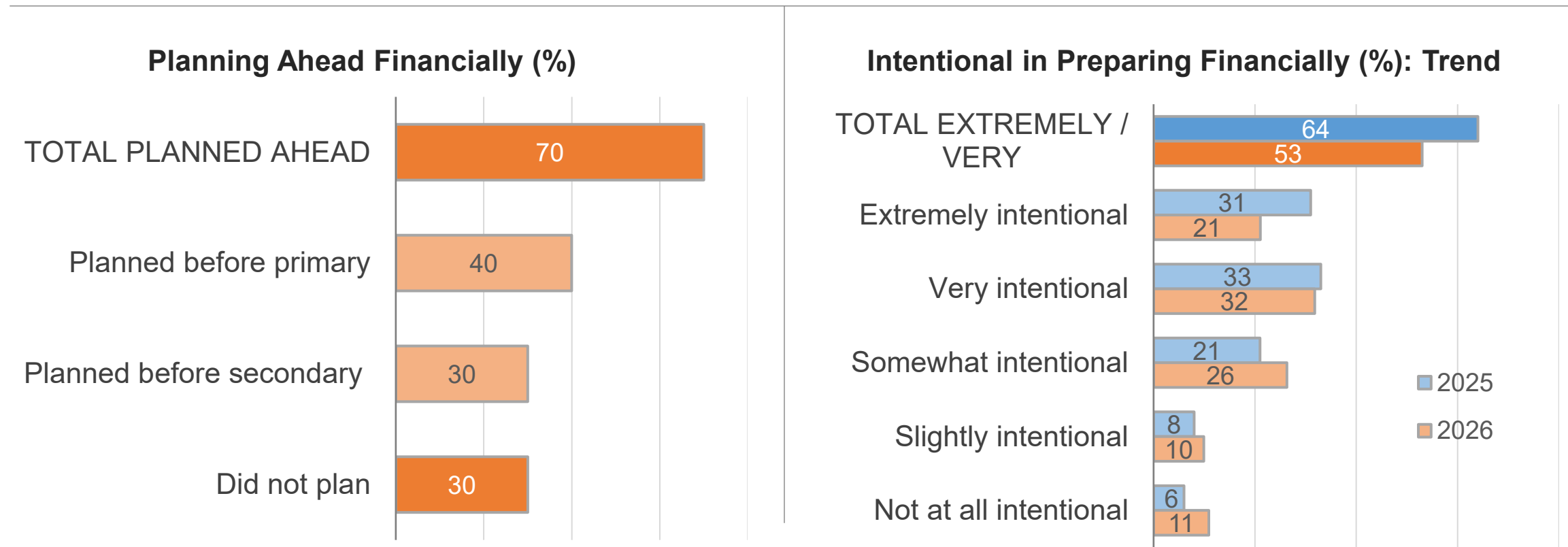




# Planning & Preparation

Despite that very high recognition of the importance of funding an education, a lower proportion (70%) stated they planned ahead financially, including only 40% doing so before primary school.

53% said they were ‘extremely’ or ‘very’ intentional in that financial preparation, with this representing a drop since 2025. Both behaviours are more prevalent for non-Government school children.

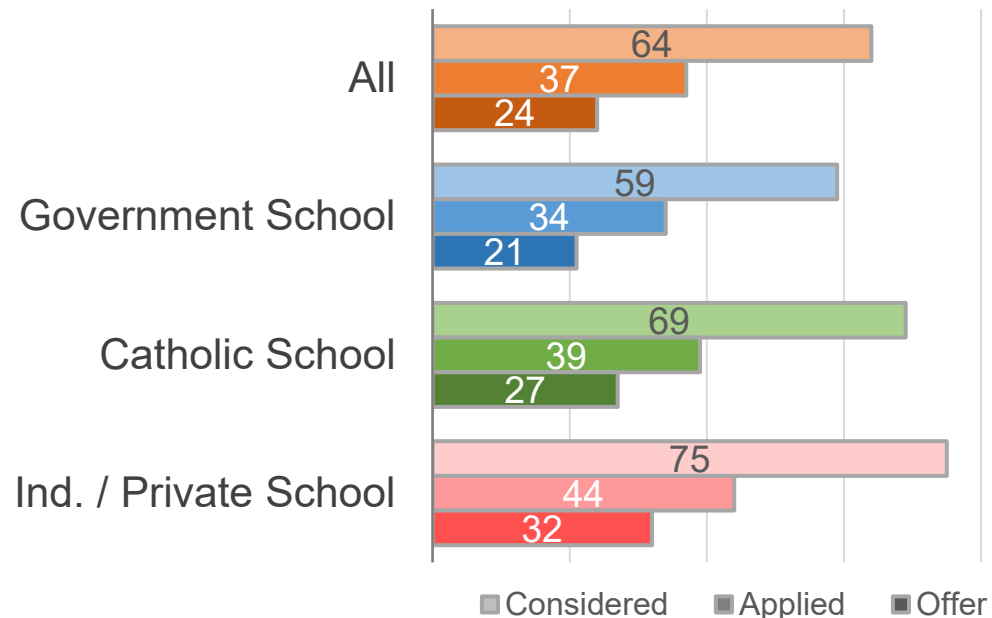


# Research & Understanding

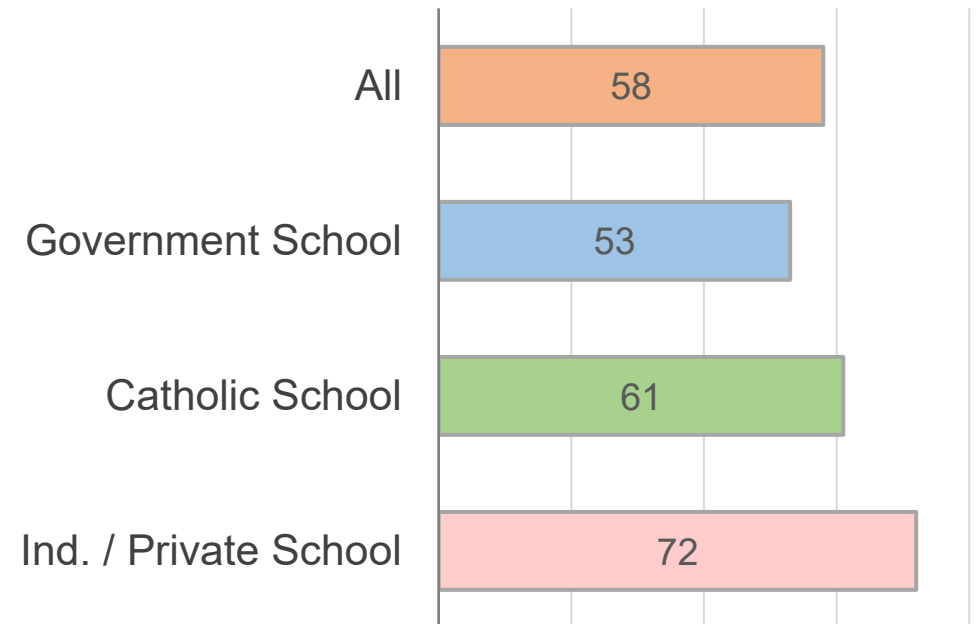
Almost two-thirds (64%) considered more than one school as part of their planning process, though only 37% then applied to more than one. This flow-through increases with fee-paying school options. Half of those paying an application fee (51%) reported it was a nominal fee of under \$100, though the average was \$206.

Though such research – and the assumption that Government schools are ‘free’ – can bring a good idea of annual fees, only 58% said they were ‘extremely’ or ‘very’ aware of the quantum of ancillary costs in advance.

**Researching 2+ Schools Options (%): School Type**



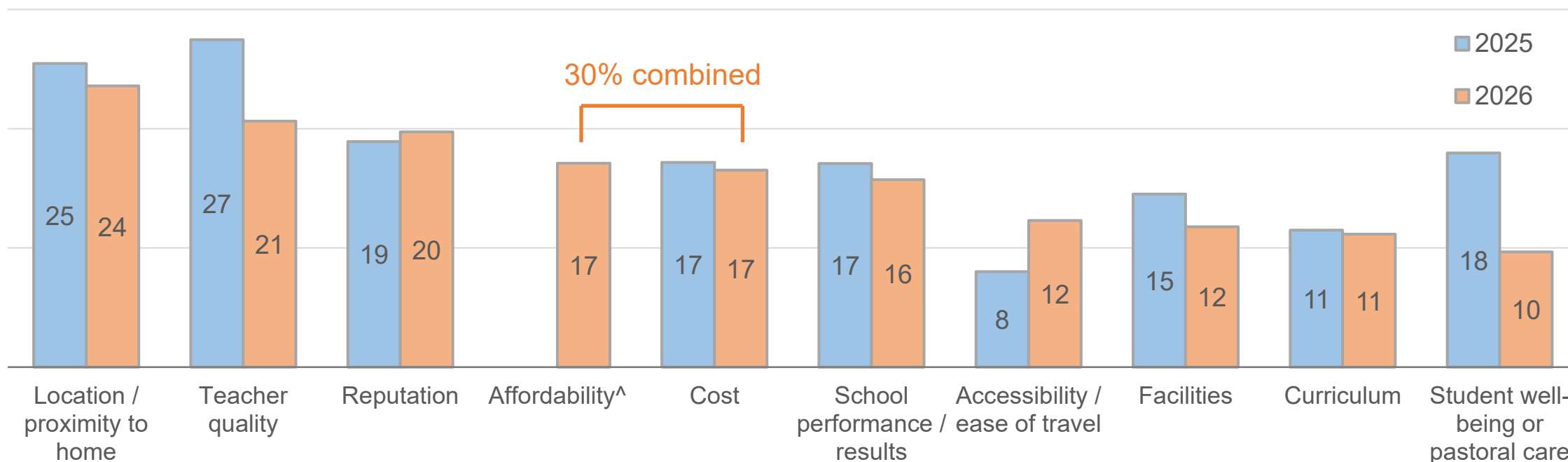
**Extremely / Very Aware of Ancillaries (%): School Type**



# School Choice Considerations

When asked what factors had influenced their choice of school, parents identified three major themes; cost and affordability (17% each); location / proximity to home and accessibility (24% and 12% respectively), and the nature and quality of the offering, e.g. teachers (21%), reputation (20%), performance (16%), facilities (12%) and curriculum (10%). Most of these criteria are fairly stable compared to last year, though teacher quality and student support have dropped. N.B. Cost and affordability combined sits at 30% and is likely an increase.

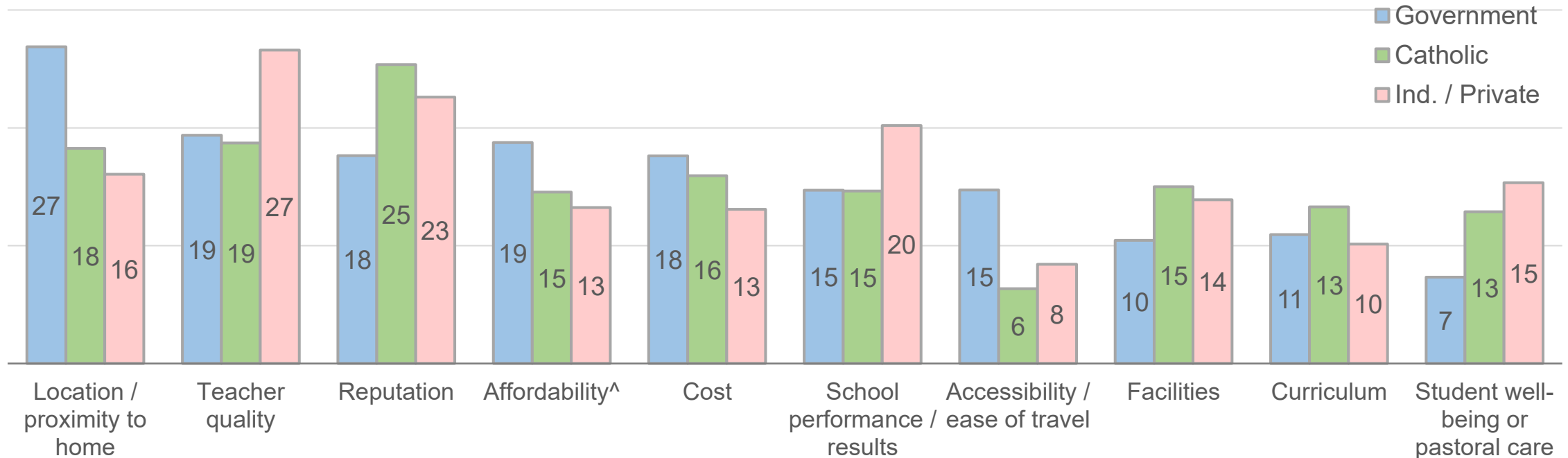
Top Ten School Considerations (%): Trend



# School Choice Considerations

The breakdown of these selection criteria by school type chosen is quite instructive. Those with children attending Government schools are more concerned about location (27%), accessibility (15%), affordability (19%) and cost (18%), noting the use of localised catchment areas and no fees in these cases. Those with children in Ind. / Private schools were looking more at quality of teachers (27%), results (20%) and student well-being (15%). Catholic school parents care slightly more about reputation (25%) and curriculum (13%).

**Top School Considerations (%): School Type**

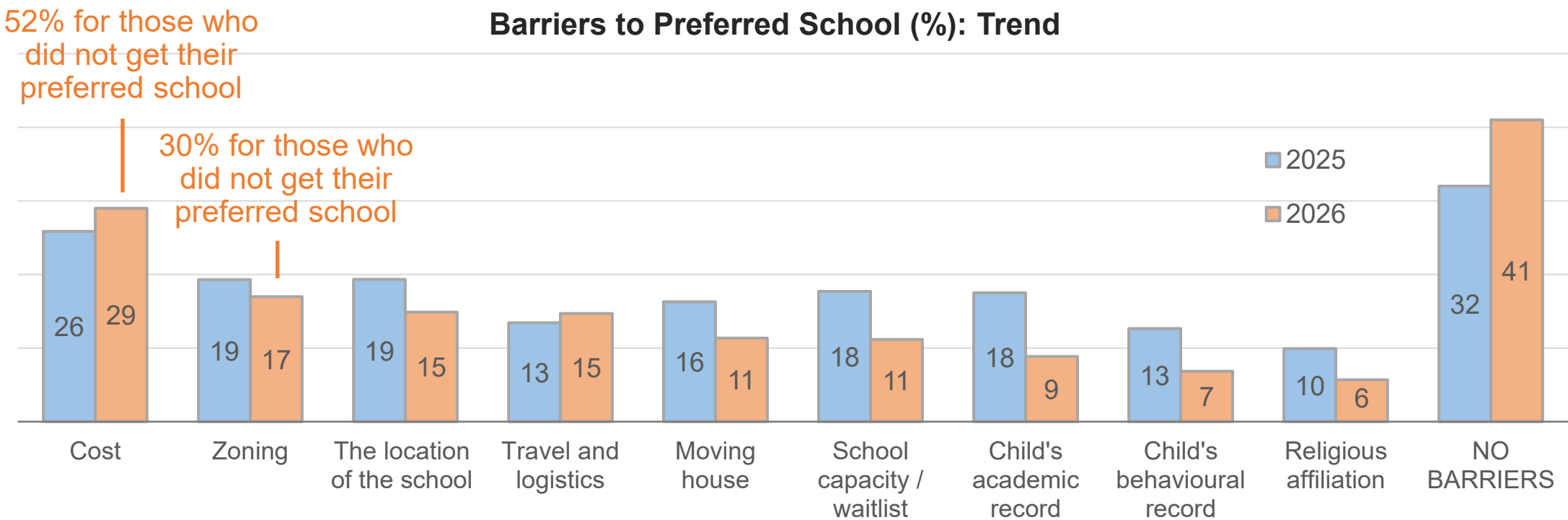




# Barriers to Preferred School

As we have seen, it is not uncommon for parents to miss out on the school they prefer for their child. Barriers can hit those who eventually overcame them too, with only 41% saying they did not experience any hurdles.

**In a confirmation that cost is an increasing issue, it is the only barrier to have increased this year (now 29%).** Further, when we cut this by those not attending their preferred school, both cost and zoning jump (to 52% and 30% respectively) and so are the more serious barriers for fee-paying and Government schools.



Q15) What barriers, if any, have prevented you from sending your child to your preferred school? Base: All parents (n=2,500).

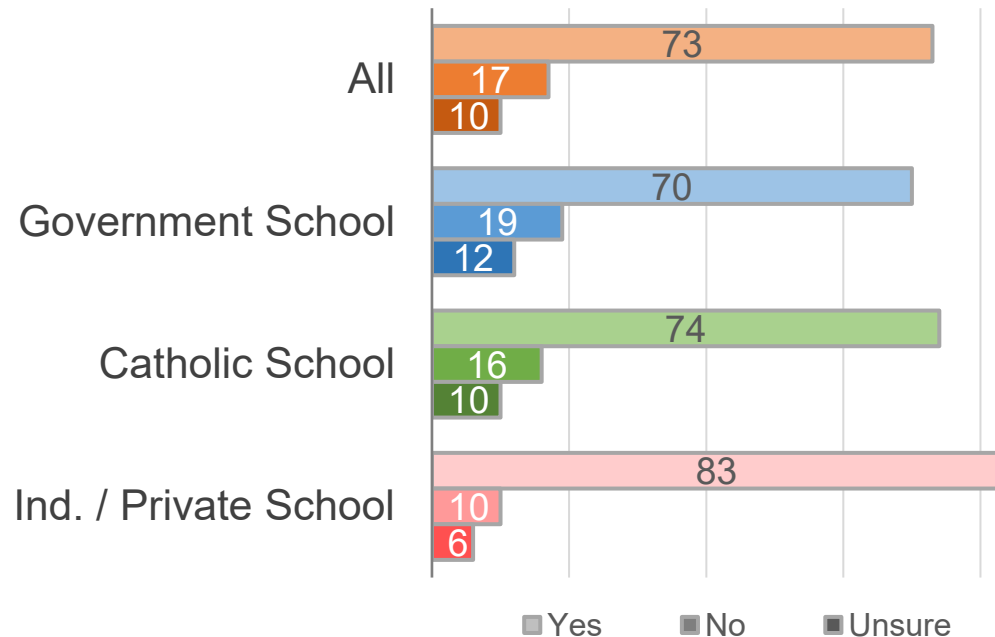


# Success & Value

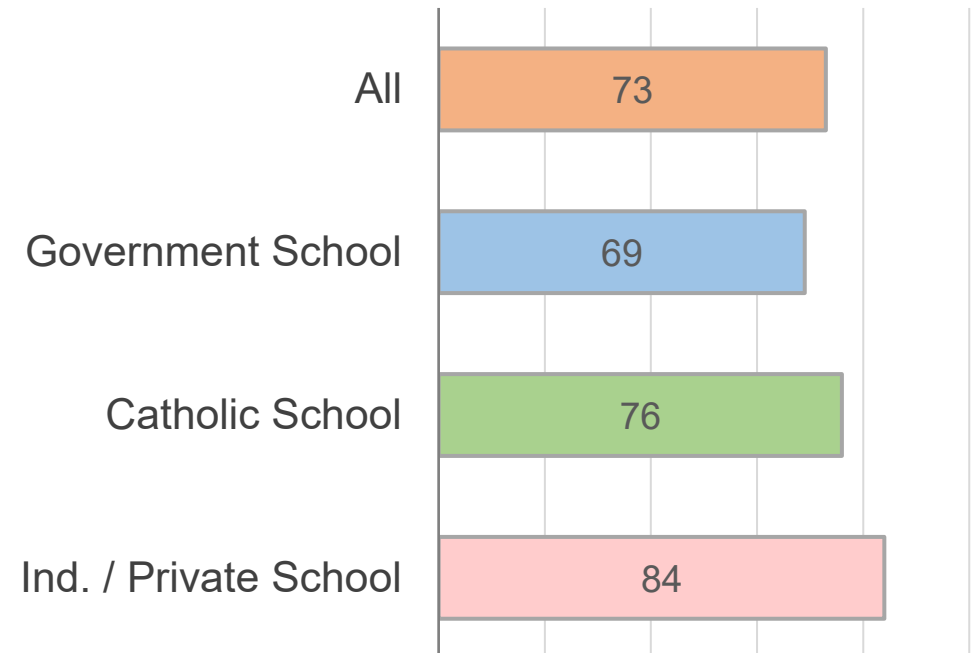
The upshot of all this is that almost three-quarters of parents (73%) said their child ended up attending their favoured school. 17% missed out, though this drops for the more involved Ind. / Private school choices.

A similar proportion (73%) report they receive 'extremely' or 'very good' value for money for their spend. The correlation here is that the more people spend the more value for money they think they are getting, with parents of children at Government school rating this least positively despite it being ostensibly 'free'.

**Child Attending Preferred School (%): School Type**



**Excellent / Very Good Value (%): School Type**

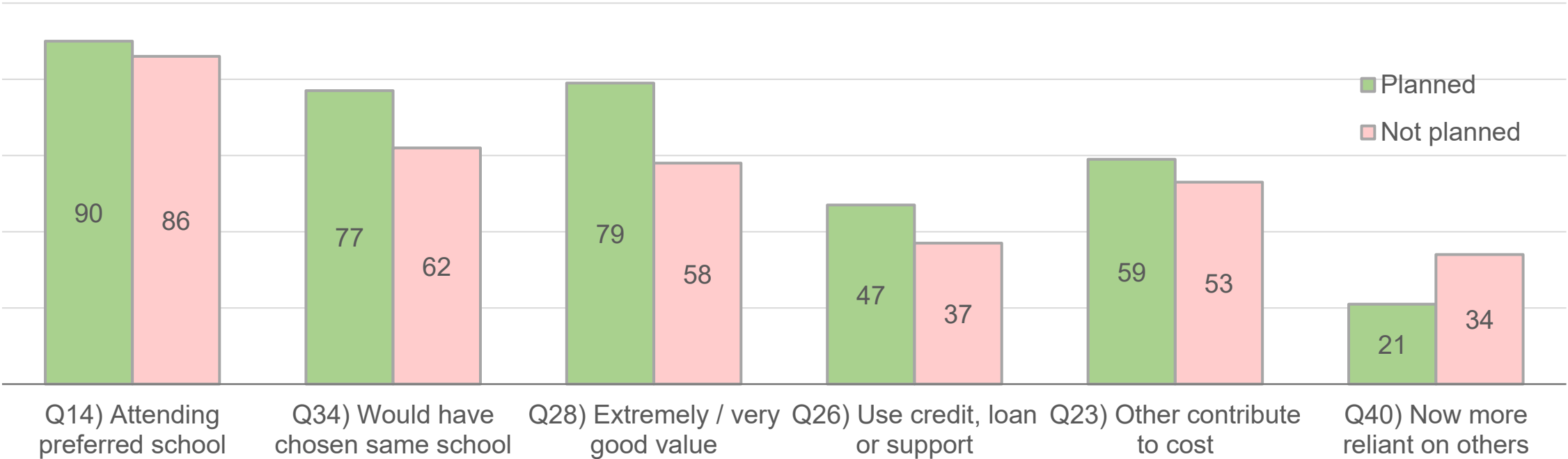


# The Benefits of Planning & Preparation

We certainly see the benefits of planning for the costs of education. Parents who do so are much more likely to be using the school they preferred, to have chosen the same school with a larger budget, and to rate the education their child is received as ‘extremely’ or ‘very good’ value for money.

But many are still extending themselves as part of that planned experience. Those who plan are actually more likely to require borrowings or support, but that reliance is less likely to have increased.

Excellent / Very Good Value for Money (%): Planning Behaviour



Q33) To what extent did you plan financially for your child’s education before they started school? Base: All parents (n=2,500).



# Managing Payment & Costs

**Parents are having to ‘work smarter’ to afford their child’s education**, and that includes making strategic decisions (or compromises) on school choice, garnering financial support from others, spreading payments, and controlling costs.

On payments, we find that most parents (**57%**) are having to rely on the support of others (52% in 2025) and **36%** reported that reliance has increased. In total, **42%** are now using credit, debt or other support as a payment method, including a rise in credit cards use to **33%** (27% in 2025).

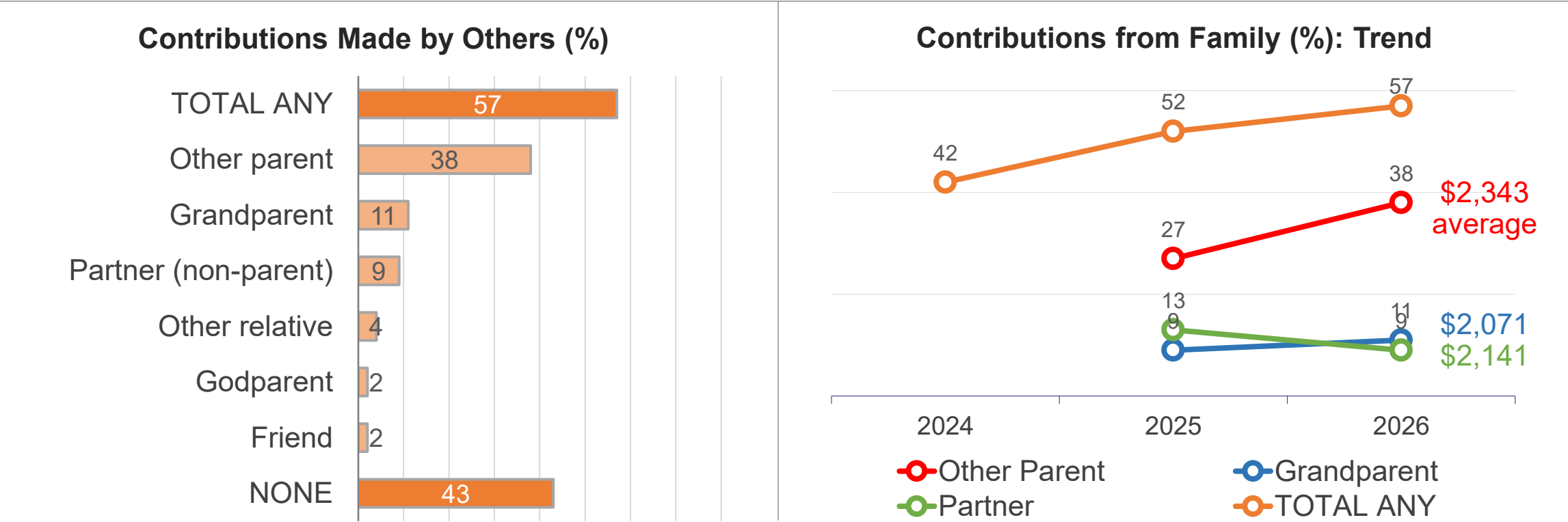
Others are compromising on the cost side of the equation. In total, **69%** are meeting the challenges at home by reducing their spending, holidays, dipping into savings, working more or simply putting off paying bills. And **71%** are compromising on uniforms, clubs, activities and out-of-hours care.



# Support from Others

Many parents report that another parent (38%) and/or their partner (9%) contribute financially to their child’s education, but they have become more reliant on the former and less on the latter since 2025. This may reflect more parents having dual incomes or the need to source funds from outside the home in the case of separation.

The ‘bank of grandma and grandad’ also plays a role for more than one-in-ten (11%) now. In total, 36% agree they have become more reliant on contributions from family to fund their child’s education.

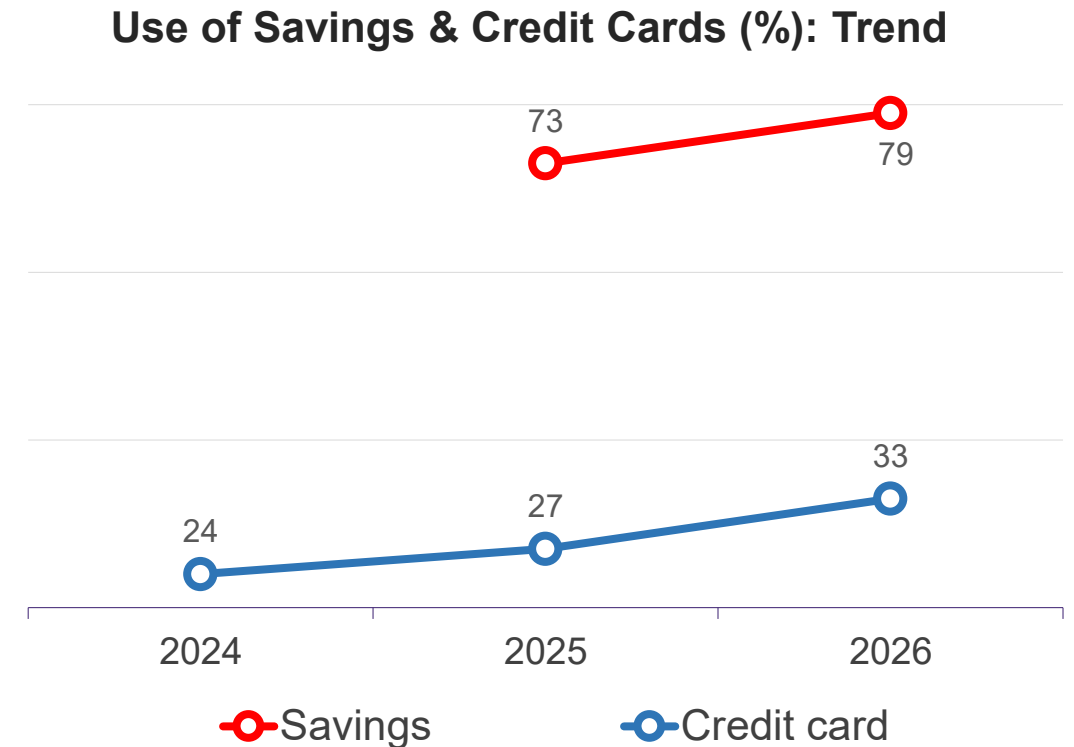
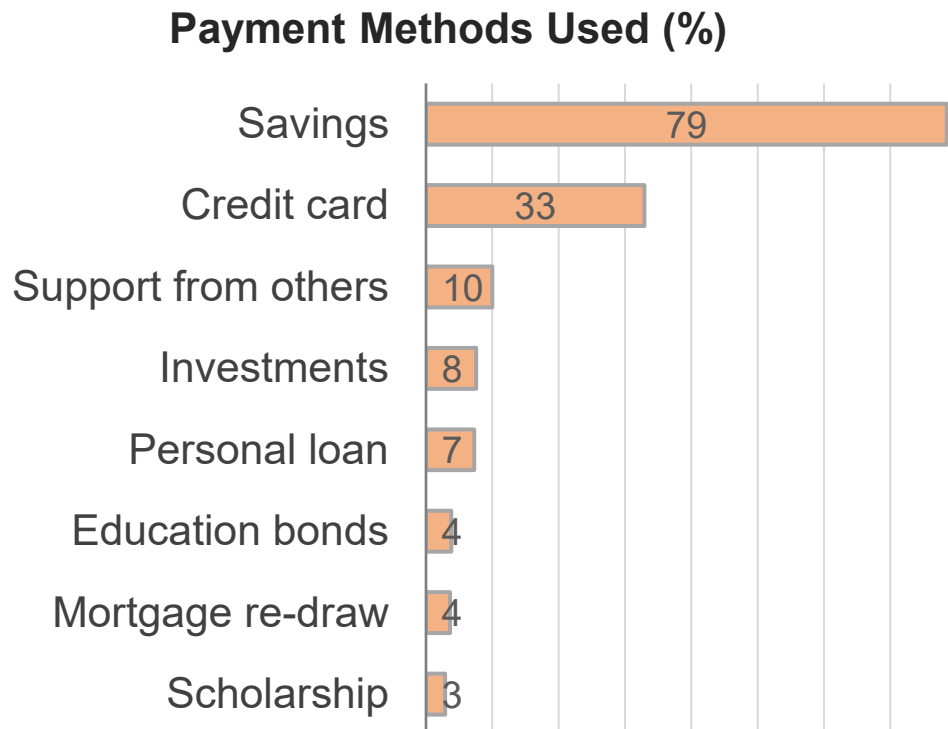


Q24) Does anyone else contribute to the cost of your child’s schooling? Base: All parents (n=2,500). Q25) In the past year, how much money have the following individuals or groups contributed to the cost of your child’s schooling? Base: All parents (n=2,500). Q40) To what extent do you agree or disagree with the following statements – I am more reliant on contributions from other members of the family to help with school costs than I used to be? Base: All parents (n=2,500).

# Payment Methods

The dominant payment methods are parents' own bank accounts, including savings (79%) and credit cards (33%). Both have increased in the past year, suggesting they are needing to juggle multiple sources, i.e. this is more about making ends meet and spreading the impact than gaining 'reward points'.

In total, 42% are sourcing funds from credit, loans, and support rather than just their own savings or investments, with this reliance understandably higher for Independent / Private school parents.



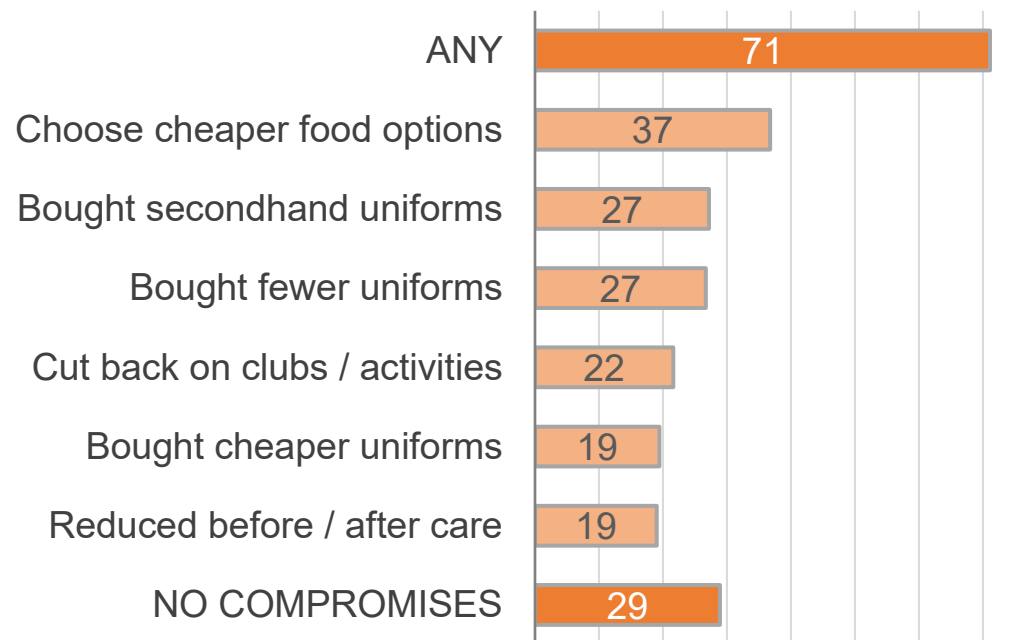


# Coping & Compromising

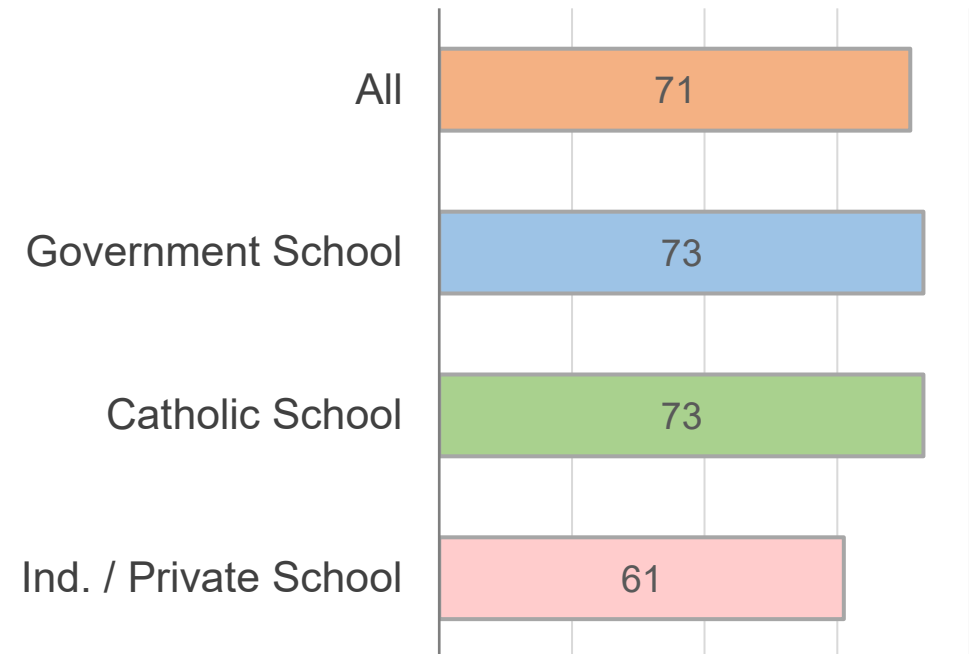
The other side to the equation to payment is costs, with an obvious focus on controlling ancillary expenses. The options are almost endless, e.g. secondhand computers, forgoing camps and excursions, etc., but even on the truncated lists tested in this poll, 71% report they are cutting costs.

Buying secondhand, fewer or cheaper uniforms is very common (all 19-27%), as are cutting back on clubs / activities (22%) and reducing out-of-hours care (19%), but most concerning is the compromising on food quality or portion size (37%). Ind. / Private school parents are not immune to this, but seem able to compromise less.

**Coping Mechanisms (%)**



**Making Compromises (%): School Type**

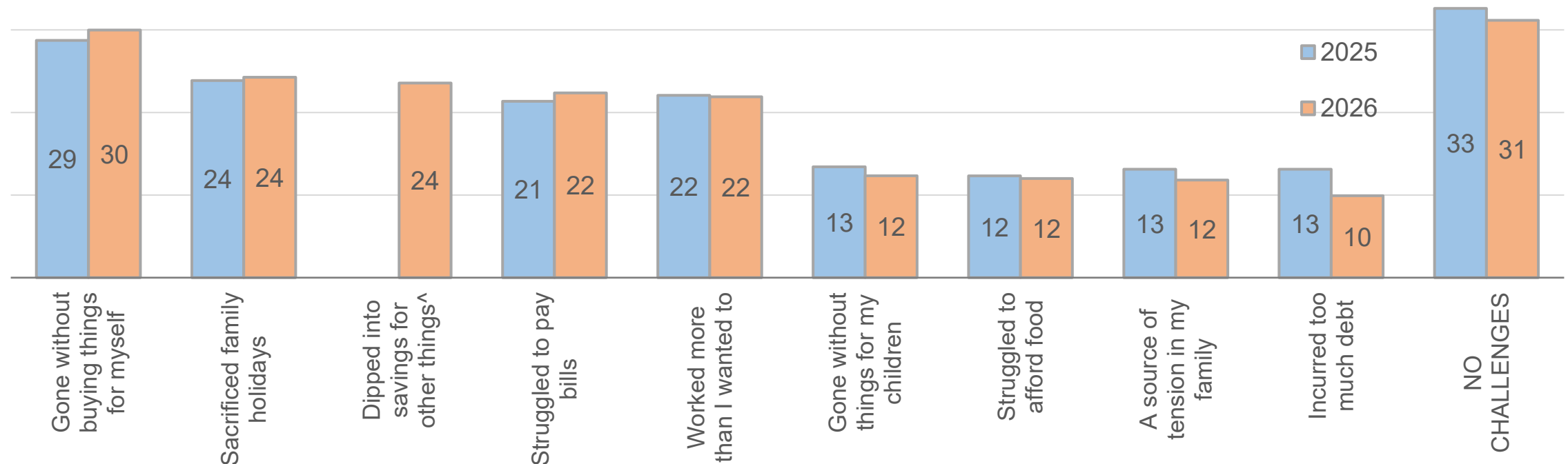


# Challenges Faced at Home

In spite of their attempts to cope with payments and reduce costs, more than two-thirds of parents (69%) report facing some sort of challenges as a result of school costs, the most common being sacrificing purchases (30%), holidays (24%), savings (24%), and free time (22%), i.e. working more. It is also common to struggle to pay bills (22%) or, alternatively, to dip into savings meant for other purposes (24%) to pay them.

These findings have not changed significantly since 2025, and neither do they vary much by school type, suggesting that many parents are working to their comfort zone.

Challenges Faced at Home (%): Trend



# The Cost of Education 2026



# Resolve

Resolve is the creation of Jim Reed, one of Australia's most trusted and respected researchers and strategists, including being pollster to The SMH and The Age via the Resolve Political Monitor.

Pre-Resolve he polled privately for twenty election campaigns with a record of 16 wins and 2 hung parliaments to just 2 losses, and was pollster for the successful same-sex marriage campaign. These and many other advocacy campaigns relied on innovative design, reliable accuracy and strong insights.

At Resolve he has correctly predicted the five major elections in his published polling for the Nine newspapers, not to mention the issue, policy and current affairs insights that overlay the political results in his work with the media.

While much of Resolve's work is related to designing and tracking active campaigns, the breadth of research methodologies and frameworks used to investigate, segment and test can be applied more broadly. This has included studies looking at brand positioning, membership, education services and industry engagement.

Resolve works at the highest levels of business, government, politics, and with industry and advocacy groups to solve problems and realise opportunities using research-based strategy. We typically help these clients with change: to prevent or bring about change, and to anticipate, prepare for and navigate change.

The needs of our clients are varied – navigating a crisis or building long-term reputation; winning an election campaign or a project approval; launching a policy, a takeover bid or a restructure; advocating against a new tax or bringing about social change – but having clarity and direction is always essential to success.

Our services bring clarity to our clients by better defining their situation and identifying the best solution, and provide them with the strategic direction, timely advice and practical assistance needed to succeed. We achieve this through a combination of high-quality research, creative thinking and hard-won practical experience.

Regardless of methodology, clarity and direction are what Resolve delivers.