



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 AUSTRALIA*

SECTOR	GOVERNMENT	CATHOLIC	INDEPENDENT
MAJOR CITIES	\$113,594	\$247,174	\$369,594
REGIONAL/REMOTE AREAS	\$100,395	\$223,874	\$230,144

THE MOST EXPENSIVE CITIES FOR EACH SECTOR*

SECTOR	GOVERNMENT	CATHOLIC	INDEPENDENT
MOST EXPENSIVE CITIES	MELBOURNE	BRISBANE	MELBOURNE
AVERAGE 13-YEAR COST	\$121,202	\$273,494	\$435,902

THE MOST AFFORDABLE CITIES FOR EACH SECTOR*

SECTOR	GOVERNMENT	CATHOLIC	INDEPENDENT
MOST AFFORDABLE CITIES	PERTH	CANBERRA	ADELAIDE
AVERAGE 13-YEAR COST	\$102,600	\$211,493	\$304,997

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

WHAT ARE THE MOST AFFORDABLE LOCATIONS OUTSIDE THE CAPITAL CITIES?

The Northern Territory and Tasmania were the most affordable locations for regional and remote education in Australia across all sectors.

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%.

NATIONAL – 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 2033.

NATIONAL – METRO AND REGIONAL						
	METRO			REGIONAL		
	GOVERNMENT	CATHOLIC	INDEPENDENT	GOVERNMENT	CATHOLIC	INDEPENDENT
 SCHOOL FEES	\$1,073	\$9,436	\$22,632	\$610	\$7,116	\$10,224
 ELECTRONIC DEVICES	\$801	\$847	\$812	\$533	\$1,377	\$456
 OUTSIDE TUITION	\$1,262	\$2,463	\$1,153	\$901	\$2,839	\$1,375
 EXTRA CURRICULAR	\$2,427	\$3,798	\$3,672	\$2,713	\$4,970	\$2,881
 TRANSPORT	\$431	\$639	\$936	\$315	\$535	\$588
 NECESSITIES	\$756	\$1,206	\$1,225	\$579	\$1,006	\$1,252
 BEFORE/AFTER CARE	\$1,060	\$1,649	\$913	\$711	N/A	\$72
 BEFORE/AFTER SCHOOL CLUBS	\$577	\$1,269	\$716	\$166	\$1,190	\$579
 SCHOOL MEALS	\$593	\$585	\$667	\$737	\$2,655	\$606
TOTAL COST OF EDUCATION	\$8,979	\$21,892	\$32,726	\$7,264	\$21,688	\$18,034

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Established in 1974, Futurity is an independent mutual company owned by Members, not shareholders.

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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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