



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 NSW*

Sydney is one of Australia's most affordable cities for a Catholic education, despite jumping 13% in the past year.

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
SYDNEY	\$106,567	\$223,919	\$401,512
NSW (REGIONAL)	\$94,842	\$209,111	\$233,853

*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%.

NEW SOUTH WALES – 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 NSW in 2033.

NSW – METRO AND REGIONAL						
	METRO			REGIONAL		
	GOVERNMENT	CATHOLIC	INDEPENDENT	GOVERNMENT	CATHOLIC	INDEPENDENT
 SCHOOL FEES	\$792	\$6,962	\$25,610	\$457	\$6,303	\$ 10,303
 ELECTRONIC DEVICES	\$611	\$1,991	\$1,405	\$510	\$2,330	\$1,087
 OUTSIDE TUITION	\$1,773	\$2,052	\$1,061	\$1,481	\$2,400	\$820
 EXTRA CURRICULAR	\$1,996	\$3,317	\$3,645	\$1,668	\$3,881	\$2,820
 TRANSPORT	\$538	\$476	\$740	\$449	\$556	\$572
 NECESSITIES	\$712	\$971	\$1,396	\$595	\$1,137	\$1,080
 BEFORE/AFTER CARE	\$570	\$707	\$428	\$476	\$827	\$331
 BEFORE/AFTER SCHOOL CLUBS	\$630	\$1,003	\$774	\$526	\$1,174	\$599
 SCHOOL MEALS	\$847	\$808	\$368	\$708	\$945	\$285
TOTAL COST OF EDUCATION	\$8,471	\$18,288	\$35,427	\$6,871	\$19,553	\$17,897

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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?

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