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AFR Exclusive

SCHOOL CHOICE STRATEGY SAVING PARENTS TENS-OF-THOUSANDS

Exclusive new research has revealed a common school choice strategy will save some parents \$128,294 over 13-years for a child starting school this year.

The strategy sees parents using the Government system for primary school, and the Catholic or Independent system for secondary school to educate their child.

	Government / Independent			
	Govt Primary	Ind Secondary	Total	Saving*
National (metro)	\$54,445	\$217,807	\$272,252	\$97,342
Canberra	\$48,172	\$206,879	\$255,051	\$67,888
Sydney	\$50,618	\$236,186	\$286,804	\$114,708
Brisbane	\$63,172	\$231,911	\$295,083	\$128,294
Adelaide	\$47,647	\$174,019	\$221,666	\$83,331
Melbourne	\$53,587	\$257,021	\$310,608	\$125,294
Perth	\$45,931	\$176,307	\$222,238	\$109,287

*Saving is compared to an Independent only education

	Catholic / Independent			
	Cath Primary	Ind Secondary	Total	Saving*
National (metro)	\$103,549	\$217,807	\$321,356	\$48,238
Canberra	\$72,063	\$206,879	\$278,942	\$43,997
Sydney	\$104,276	\$236,186	\$340,462	\$61,050
Brisbane	\$123,625	\$231,911	\$355,536	\$67,841
Adelaide	\$95,731	\$174,019	\$269,750	\$35,247
Melbourne	\$91,330	\$257,021	\$348,351	\$87,551
Perth	\$91,225	\$176,307	\$267,532	\$63,993

*Saving is compared to an Independent only education

	Independent		
	Ind Primary	Ind Secondary	Total**
National (metro)	\$151,787	\$217,807	\$369,594
Canberra	\$116,060	\$206,879	\$322,939
Sydney	\$165,326	\$236,186	\$401,512
Brisbane	\$191,466	\$231,911	\$423,377
Adelaide	\$130,978	\$174,019	\$304,997
Melbourne	\$178,881	\$257,021	\$435,902
Perth	\$155,218	\$176,307	\$331,525

**Estimates of future long-term education costs projected over a 13-year period are provided as a guide only and are population weighted. Being estimates, the actual cost of education for a particular child or school sector or period cannot be guaranteed.

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The research, commissioned by Futurity is based on the feedback of 2,500 parents with school-aged children, and independent ACARA data. The research incorporates voluntary contributions / school fees and a host of education ancillary expenses including electronic devices, school camps and excursions, transport, school uniforms, outside tuition and coaching, sports equipment, and musical instruments.

The research revealed 28% of Independent secondary school students and 21% of Catholic secondary school students previously attended a Government school.

[Australian Bureau of Statistics](#) data also revealed total student enrolments have increased 4.6% nationally over the past five years. The Independent sector recorded the largest increase (18.5%), followed by the Catholic sector (6.6%) and the Government sector (1.0%).

Futurity Investment Group CEO Sam Sondhi said demand for, and total cost of an Independent education have both soared in the past five years.

“Futurity’s research revealed the total cost of an Independent education in metropolitan Australia will be \$369,594 over 13-years for a child starting school in this year, a \$19,436 increase compared to last year (\$350,158),” Mr Sondhi said.

“Families are looking at ways to keep the total cost of education under control, including enrolling their children in the Government system for primary school, and the Catholic or Independent system for secondary school, which could save parents more than \$100,000.

“Parents who want the opportunity to explore and afford choice when it comes to their child’s education, are clearly looking at more affordable options for primary school.

“The research revealed the more parents plan and prepare for school costs, the better the outcomes in school choice and value for money.”

Futurity Investment Group is Australia’s leading issuer of tax effective education savings products. Rising education costs has seen the appetite for its [Education Bonds](#) increase by 100% in the past two years.

In FY25, Futurity became the nation’s largest Education Bond provider, with \$1.1 billion in funds currently under management.

With the total cost of education forecast to rise by almost 30% in the next decade, there is growing demand for investment solutions that allow parents and grandparents to tax-effectively save and invest to accumulate the funding for education-purposed objectives in a tax-effective manner.

The centerpiece of Futurity’s Education Bond is its unique tax advantaged structure and the flexibility it provides. It gives parents and grandparents control over their investment, so they can allocate funds to the cost of education and life’s important milestones.

Investors can access their funds at any time, both for making Education Benefit Claims and withdrawals for other purposes.

Launched in June 2020, Futurity’s Education Bond was ground-breaking and works like your own, tailored, education purposed family trust that can be used to accumulate and distribute wealth with unique tax advantages.

Additional

- 57% of parents are relying on the support of others (up from 42% in 2024).
- 42% of parents are using credit, debt, or other support as a payment method.
- 33% of parents are using credit cards as a payment method (up from 24% in 2024).

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- 69% of parents are reducing their spending, taking fewer holidays, dipping into savings, working more or simply putting off paying bills.
- 71% of parents are compromising on uniforms, clubs, activities and out-of-hours care.
- 11% of grandparents are relying on the 'bank of nan and pop' to pay for school fees.
- 45% of parents are having fewer children because of the costs associated with raising a child / cost of education.

Media contact

For additional information or to arrange an interview with Futurity Investment Group CEO Sam Sondhi, please contact:

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Methodology and assumptions

Futurity Investment Group commissioned [Resolve Strategic](#) to conduct research.

- Fieldwork 5-15 October 2025.
- 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.

About Futurity Investment Group Limited (Futurity)

Futurity is Australia's leading issuer of tax effective education savings products.

More than 576,600 Members in Australia and New Zealand have received education benefits, with \$3.97 billion paid to Members since 1974.

To help advance the teaching profession, and to support quality education, Futurity funds the NEiTA Foundation, which is responsible for the annual National Excellence in Teaching Awards.