



## Parent Payment Policy

School councils are able to request payments or contributions for education items and services from parents and guardians for students in Victorian government schools in the three categories – essential education items, optional education items and voluntary financial contributions.

Cambridge Primary School has spent considerable time selecting the most appropriate requisites to meet the needs of our children. These requisites encompass the book packs which contain high quality materials at a competitive price due to our ability to bulk order.

Parents/guardians also have the option of similar quality student resources from elsewhere. If parents and guardians choose to provide similar student resources, this should be done in consultation with the school, as items should meet the specifications provided by the school. There may also be certain specific items that due to their nature can only be provided by the school or the book supplier.

All students have equal access to the standard curriculum programs irrespective of payment of the voluntary contribution.

The status and details of any payments or lack of by parents and guardians is confidential.

### Parent Payment Categories

**Essential education items** are those items or services that are essential to support the course of instruction in the standard curriculum program that parents and guardians are responsible for and may choose to either provide themselves or pay the school or book supplier to provide.

These items include:

- materials that the student takes possession of, including text books and student stationery;
- school uniform;
- classroom essential supply requisites (Part B booklist)

**Optional education items** (or non-essential materials and services) are those that are provided in addition to the standard curriculum program, and which are offered to all students. These optional extras are provided on a user-pays basis and if parents and guardians choose to access them for students, they will be required to pay for them.

These items include:

- extra-curricular programs or activities e.g. instrumental music, dance classes;
- school-based performances, productions and events; and
- class photographs.
- transport and entrance for camps and excursions which all students are expected to attend.

**Voluntary financial contributions** consist of those items and services that parents and guardians are **invited** to make a donation to the school, for example for grounds maintenance, a library or building fund.

### Other support options

The school appreciates that families may sometimes experience financial difficulties in meeting requests for payments and contributions. A range of support options are available to assist parents, Education Maintenance Allowance (EMA) and State Schools Relief Committee support, as well as Welfare agencies such as The Smith Family.

### Education Maintenance Allowance

- A parent or guardian of a child under 16 years of age who holds an eligible Centrelink benefit and/or a Health Care Card or pension card, may be entitled to the Education Maintenance Allowance.
- EMA provides financial assistance to families on a low income to help with the cost of essential educational items such as textbooks, stationery, uniforms and excursions.
- EMA is a means-tested payment - parents must hold a Centrelink/Veterans Affairs concession card to be eligible. EMA applications are made by parents/guardians and submitted to schools. The EMA is paid in two instalments annually (70% in March and 30% in August).

- The State Government is restructuring the Education Maintenance Allowance (EMA) for 2013 to better provide education support to families on a low income. Payments made direct to parents will be increased for eligible recipients at all year levels, with an additional increase for parents with students in Years Prep and 7 to support transition costs.
- From January 2014, EMA payments direct to parents will be increased from:
  - \$117.50 to \$200 for parents of EMA-eligible Prep students
  - \$117.50 to \$150 for parents of all other EMA-eligible primary school students
  - \$235 to \$300 for parents of EMA-eligible Year 7 students
  - \$235 to \$250 for parents of all other EMA-eligible secondary school students (up to age 16).

EMA is paid in two installments annually (70% in March and 30% in August)

Parents have the option of providing essential educational items themselves or can sign an agreement authorising payment via their EMA. If EMA is paid by a cheque and you have signed an agreement, the cheque will need to be endorsed by the parent once received and banked by Cambridge PS to cover costs incurred. If an EMA application is rejected by Centrelink the parent/guardian will have to reimburse Cambridge PS any costs incurred for their child's educational items.

Any portion of the EMA not expended by the end of the year will be carried over into the next year unless a request for refund is received by the parent/guardian.

### Payment arrangements

- Parents and guardians will be provided with early notice of payment requests for essential education items, optional extras and voluntary financial contributions (a minimum of four week's notice prior to the end of the previous school year).
- Payments are kept to a minimum with payment requests and letters fair and reasonable. To further assist parents with payments, three payment options have been developed:

Option A                      Full amount at the arranged time for book supplies pick up with school book supplier (usually the week prior to the commencement of the school year)

Option B                      Payment of Book Supplies in February with the balance to be paid by the End of Term 1

Option C                      Other payment arrangements after consultation with the School Principal

- Alternative payment options are available through the school with parents encouraged to make an appointment with the school Principal to discuss circumstances and available options.
- Payments may be requested but not required prior to the commencement of the year in which the materials and services are to be used.
- Payment requests or letters to parents will be itemised and the category each items falls under will be clearly identified as an essential education item, optional education item or voluntary financial contribution.
- Receipts will be issued to parents immediately upon making payment.
- Reminders for unpaid essential education items or optional items will be generated and distributed on a regular basis to parents, but not more than once a month.
- Only the initial invitation for voluntary financial contributions and one reminder notice will be issued to parents and guardians.
- All records of payments or contributions and any outstanding payments by parents and guardians are kept confidential.
- At the start of each term, a statement will be issued to parents/guardians who have outstanding payments of which the school is obliged to recoup i.e. camp payments, school uniform, classroom essential supply requisites, 1:1 Device payments.

### Evaluation

- This policy is to be reviewed every 2 years as outlined in the School Policy Review Plan.

<u>Ratification Date</u>	<u>Review Date</u>	<u>Policy Number</u>	<u>Version Number</u>	<u>Date Produced</u>
May 2013	Year 2016	74.	2.	June 2010

## Resources

### GOVERNMENT ASSISTANCE PROGRAMS

- The **Camps, Sports and Excursions Fund** provides payments for eligible students to attend camps, sports and excursions. Families holding a valid means-tested concession card or temporary foster parents are eligible to apply and a Special Consideration eligibility category also exists.
- **State Schools' Relief** may cover the cost of new school uniforms, shoes, books and more for disadvantaged students. State Schools' Relief only responds to requests from school principals, assistant principals or welfare coordinators. Parents or Carers who are struggling need to make an appointment with the school to discuss their situation.
- **Student Scholarships** are generally awarded on the basis of academic achievement, participation in the school and local community, or financial need, but are not limited to these. The Department of Education and Training administers 35 different student scholarships, equating to approximately 250 scholarship awards as some scholarships have more than one award.

### COMMUNITY ASSISTANCE

Schools are encouraged to develop strong links with local services and welfare groups which can provide specialist support and assistance to students and families in financial crisis. Connections with local businesses can also help families by providing discounts for low income families on school-related purchases (e.g. shoes, stationery).

### INFORMATION SERVICES

- **Crisis Referral Information System (CRIS) Online Directory** provides a broad range of information for people seeking welfare assistance, advice and general referral and support. The online directory contains comprehensive information on services and organisations such as those providing support in respect to accommodation, domestic violence, drug & alcohol treatment, health, material aid and mental health.
- **Community Information and Support Victoria (CISVic)** is the peak body representing local community information and support services. Its member agencies assist people experiencing personal and financial difficulties by providing information, referral and support services including emergency relief.
- **Emergency Relief (ER) Victoria** is the peak body for the Victorian emergency relief sector, with over 100 member organisations offering material aid and support to families experiencing a financial crisis or emergency.
- **Financial Counselling Victoria (FCV)** is a non-profit organisation providing financial counselling through advocacy and information to disadvantaged and vulnerable members of the community. FCV can provide advice over the phone, email or in person and can assist with referrals to other community and government support such as legal advice, material aid, and emergency relief.

### COMMUNITY ASSISTANCE PROGRAMS

- **School Breakfast clubs**  
*School Breakfast clubs run throughout Victoria either by the school community or in collaboration with a non-government organisation. While Foodbank has established the School Breakfast Clubs program for 250 of Victoria's most disadvantaged schools with Victorian Government support, other organisations such as the Australian Red Cross and Ardoch Youth Foundation also assist schools to source donations to run School Breakfast programs.*

- **Saver Plus** is an initiative of Brotherhood of St Laurence and ANZ, delivered locally by community organisations in 22 locations in Victoria. Saver Plus assists individuals and families on lower incomes to have every dollar up to \$500 saved over a 10-month period matched by ANZ to go towards education-related costs.
- **The Smith Family's 'Learning for Life program** provides financial support, guidance and mentoring for disadvantaged students. The Smith Family works with a select number of schools and may require referral from the school principal.
- **Travellers Aid Australia's Pathways to Education program** provides student travel passes to young people experiencing financial difficulties, enabling them to travel to school or other forms of training and education. The program is limited to students who attend secondary education in an alternative setting, namely community schools and secondary education at a tertiary institution.
- **A Start in Life** is an Australian charity based in New South Wales that provides assistance to disadvantaged students from kindergarten through to tertiary studies.
- **Good Shepherd Microfinance** provides affordable financial programs for people on low or limited incomes that may assist families to afford educational costs and other expenses. The **No Interest Loan Scheme (NILS)** provides access to fair and safe credit (up to \$1,200) for the purchase of essential goods and services delivered through a network of local community organisations in 650 locations across Australia, including through Financial Counselling Victoria and Travellers Aid.

#### **COMMONWEALTH FAMILY ASSISTANCE**

The Commonwealth Government provides a range of payments and services to help families look after their children's health, education and other family issues.

- The Child Care Benefit helps eligible families with the cost of outside school hours care, vacation care and registered care. For more information about eligibility and making claims, see Centrelink: [Child Care Benefit](#)
- To be eligible for either of the Family Tax Benefits, A or B, or a Parenting Payment, families must meet an income test. For more information, see: [Centrelink: Families](#)
- Depending on family circumstances, young people between 15 and 24 years of age may be eligible for [Youth Allowance](#), [Newstart Allowance](#) or [ABSTUDY](#). These payments provide financial support while young people are looking for work, studying, training or undertaking an Australian Apprenticeship.
- [Health Care Card](#) provides help with the with the cost of prescription medicine under the Pharmaceutical Benefits Scheme, Commonwealth-funded medical services, and access to state, territory and local government concessions. Families may be eligible for a Health Care Card if they receive specific Commonwealth payments or supplements or the maximum rate of Family Tax Benefit A.
- [Centrepay](#) is a free, voluntary service for Centrelink customers to pay expenses as regular deductions from their Centrelink payments. Centrepay can help families to pay for many types of bills, such as education fees and expenses, child care, rent, electricity, gas and water bills, or medical services.

#### **ADDITIONAL INFORMATION**

- **[Ardoch School Costs Guide 2016](#)**  
Ardoch Youth Foundation has published a comprehensive list of support options available to provide financial assistance to families and reduce school costs.
- **[Reducing School Costs](#)**  
Australian Securities and Investments Commission's (ASIC) Money Smart website has some helpful recommendations of how to reduce school costs and includes a comprehensive online budget planner to help families work out their school expenses.