

**Tuesday 16 January, 2018**

## **Brisbane – Australia's most expensive city for a faith-based education**

Brisbane is Australia's most expensive city for a faith-based education<sup>1</sup>, according to exclusive research released today.

The ASG Planning for Education Index discovered unlike Melbourne, Perth and Hobart, where the forecast cost of a faith-based education fell, Brisbane jumped \$7,902 compared to last year to \$251,866<sup>2</sup>, for a child born in 2018. This is \$11,187 above the national metropolitan average (\$240,679) and \$63,124 more expensive than Hobart, Australia's most affordable capital for a faith-based education.

The index discovered a different result for parents considering the private school system for their children, with Brisbane forecast to be the most affordable capital for a private education. The forecast cost of a private education in Brisbane fell \$3,464 compared to last year to \$368,573. This is \$106,769 below the national metropolitan average (\$475,342) and \$178,841 cheaper than Sydney (\$547,414), Australia's most expensive city for private school education.

The ASG Planning for Education Index also discovered the forecast cost of a government education in Brisbane (\$58,352) has dropped \$1,783 in the past year. Brisbane is significantly cheaper than Melbourne (\$75,263), Australia's most expensive government school system. The forecast cost of a government education in Brisbane is \$7,968 below the national metropolitan average (\$66,320). But is \$16,614 more expensive than Hobart (\$41,738), Australia's most affordable capital for a government education.

The fall in the forecast cost of education across Brisbane's private and government schools, was heavily influenced by slower price rises within secondary education. However, the overall cost of education has skyrocketed 61 per cent in the past decade, dwarfing the 34 per cent rise in wage growth in the same period.

School fees continue to be a major education expense, but many parents fail to appreciate the additional expenses associated with funding a child's education. This includes extracurricular activities, computers, travel expenses, uniforms, school excursions and camps.

Based on more than 13,500 responses, the ASG Planning for Education Index forecasts Brisbane parents who plan to educate a child in the private school system over 13 years could pay \$49,365 for other non-fee education costs. This is more than parents with children at faith-based schools (\$44,971) and government schools (\$38,661).

ASG member and mother of one Zhiqin (Grace) Cao sends her daughter Emily (Year 2) to a Lutheran College and says she's already underestimated the costs of education.

"The cost of education is more expensive than I imagined. I calculated the costs of tuition, uniforms and textbooks but forgot to calculate other activities including ballet

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<sup>1</sup> A faith-based education includes religious schools e.g. Catholic, Anglican, Uniting Church, Buddhist, Islamic or Hindu.

<sup>2</sup> These figures have been rounded and are provided as a guide only. ASG cannot guarantee that they will represent the actual costs of education for a particular child.

lessons, ice-skating and intensive school holiday classes, so I've had to budget for an extra \$3,000 a year.

"Emily also started gymnastics in the second half of last year because of the influence of her friends and coding camps cost \$150 a day and can last a week during the holidays.

"I come from a very traditional Chinese family where we value a quality education even though it's expensive. As long as I can see Emily is benefitting I will continue to support and encourage her.

"I joined ASG one year ago when I moved to Brisbane from Shanghai to help save for Emily's education."

Acting ASG COO Bruce Hawkins says despite the forecast fall, the cost of education has risen at more than double the rate of inflation over the past 10 years, and outstripped the growth in wages over the same period.

"The cost of education has soared by 61 per cent compared to the average growth rate in wages of 34 per cent. This means that education costs are demanding a far greater share of the family wallet than in the past, placing more burden on the average family, already challenged by the rising cost of living.

"The research reveals a child's education is one of the most significant investments a family could make. If you have three children, the cost of education at a Brisbane private school could top \$1 million. That's significantly more than the purchase price of the average family home.

"The index also debunks the myth, a government education is a free education, with the latest figures showing Brisbane families could spend on average \$58,352 per child on a so-called, free education.

"ASG advocates parents use a disciplined approach by putting a few dollars aside each week, so they can financially afford to meet their children's educational goals and aspirations," says Mr Hawkins.

Independent statistician and Managing Director of foreseexchange, Charlie Nelson says it's unlikely parents will feel the fall in the forecast cost of education.

"Households are in the midst of a double whammy. Wages are stubbornly growing by less than two per cent a year, while essentials like electricity and motor fuel are rising faster than inflation.

"With less discretionary money to spend, it's going to be very hard to pay for the costs of education, which means parents who have saved will be in a better position in the long run."

For more information about ASG call 131 ASG (131 274) or visit [www.asg.com.au](http://www.asg.com.au)

## Summary of total forecast education costs for a child born in 2018

	Location	Public	Faith-based	Private
<b>National</b>	Metropolitan	\$66,320	\$240,679	\$475,342
	Regional	\$50,641	\$176,554	\$347,572
<b>Australian Capital Territory</b>	Metropolitan	\$50,145	\$234,975	\$424,844
<b>New South Wales</b>	Metropolitan	\$71,614	\$251,143	\$547,414
	Regional	\$52,369	\$173,304	\$357,530
<b>Queensland</b>	Metropolitan	\$58,352	\$251,866	\$368,573
	Regional	\$50,757	\$198,012	\$366,298
<b>South Australia</b>	Metropolitan	\$60,722	\$246,702	\$374,147
	Regional	\$47,316	\$188,745	\$251,705
<b>Tasmania</b>	Metropolitan	\$41,738	\$188,742	\$431,473
	Regional	\$50,687	\$176,035	\$359,961
<b>Victoria</b>	Metropolitan	\$75,263	\$223,318	\$536,683
	Regional	\$51,899	\$163,583	\$381,184
<b>Western Australia</b>	Metropolitan	\$54,766	\$235,017	\$401,191
	Regional	\$44,280	\$142,320	\$277,694

*A very small number of responses were received from the Northern Territory in the most recent survey. As such, the provision of cost estimates for the Northern Territory in isolation would be highly unreliable and therefore have not been included. It is recommended that those in the Northern Territory refer to the national figures or the figures for adjoining states as a basis for planning. These estimated costs are provided as a guide only and ASG cannot guarantee that they will represent the actual costs of education for a particular child.*

## Estimated average costs to educate a child born in 2008 and 2018 across metropolitan Australia

	2008	2018	%
<b>Government</b>	\$53,756	\$66,320	23
<b>Faith-based</b>	\$156,104	\$240,679	54
<b>Private</b>	\$295,214	\$475,342	61

### Editor's notes

ASG conducts the ASG Planning for Education Index annually, asking parents to estimate education costs, which cover preschool, primary and secondary schools in Australia. Cost estimates are based on 13,500 responses collected by ASG.

ASG offers a range of education scholarship plans, which provide families with a tax effective means of saving for future education costs. ASG also offers families with a payment service that takes the financial pressure off parents, families and guardians. It allows them to pay school fees, and other education related expenses as billed by the school in manageable instalments over the year.

ASG is a member owned organisation, helping to create educational opportunities for children. ASG has been helping families and their children for more than 40 years. During this time, more than 540,000 children have been enrolled with ASG and more

than \$2.8 billion in education benefits and scholarship payments returned to members.  
For more information visit: [www.asg.com.au](http://www.asg.com.au)

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