

# ASG's Education Costs Estimates

## How much can you expect to pay for your child's schooling?

### Regional South Australia Estimated schooling costs: Child born in 2016

School Type:	Year:	Government	Systemic (Eg Catholic)	Private
<b>Preschool*</b> <small>(Kindergarten or Early Childhood Centre)</small>	<b>2020</b>	<b>\$2,774</b> <small>(National figures, based on 15 hours per week)</small>	<b>\$5,432</b> <small>(National figures, based on 15 hours per week)</small>	<b>\$8,330</b> <small>(National figures, based on 15 hours per week)</small>
<b>Primary*</b>		<small>(Years Prep to Year 7 [8 years])</small>	<small>(Years Prep to Year 7 [8 years])</small>	<small>(Years Prep to Year 7 [8 years])</small>
<b>Prep</b>	<b>2021</b>	\$2,538	\$7,581	\$11,958
<b>Year 1</b>	<b>2022</b>	\$2,572	\$7,841	\$12,455
<b>Year 2</b>	<b>2023</b>	\$2,607	\$8,116	\$12,980
<b>Year 3</b>	<b>2024</b>	\$2,643	\$8,411	\$13,533
<b>Year 4</b>	<b>2025</b>	\$2,685	\$8,719	\$14,119
<b>Year 5</b>	<b>2026</b>	\$2,730	\$9,046	\$14,738
<b>Year 6</b>	<b>2027</b>	\$2,776	\$9,391	\$15,391
<b>Year 7</b>	<b>2028</b>	\$2,826	\$9,756	\$16,079
<b>Total Primary</b>		<b>\$21,377</b>	<b>\$68,861</b>	<b>\$111,253</b>
<b>Secondary<sup>#</sup></b>		<small>(Years 8 to 12 [5 years])</small>	<small>(Years 8 to 12 [5 years])</small>	<small>(Years 8 to 12 [5 years])</small>
<b>Year 8</b>	<b>2029</b>	\$4,873	\$21,281	\$30,015
<b>Year 9</b>	<b>2030</b>	\$4,975	\$22,342	\$31,658
<b>Year 10</b>	<b>2031</b>	\$5,082	\$23,466	\$33,401
<b>Year 11</b>	<b>2032</b>	\$5,195	\$24,661	\$35,253
<b>Year 12</b>	<b>2033</b>	\$5,317	\$25,930	\$37,218
<b>Total Secondary</b>		<b>\$25,442</b>	<b>\$117,680</b>	<b>\$167,545</b>
<b>School Costs TOTAL</b>		<b>\$49,593</b>	<b>\$191,973</b>	<b>\$287,128</b>

NOTES: ASG has endeavoured to provide a reasonable basis for planning, however no allowance has been made for the possibility that GST may be applied to education fees. 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.

## How much can you expect to pay for your child's schooling continued?

### How ASG Education Costs Estimates were calculated

<b>Assumptions:</b>	These figures assume that a child will attend preschool at four years of age and attend school at five years. As the school year structure in South Australia differs to the rest of the country, please refer to <a href="http://asg.com.au/edcosts">asg.com.au/edcosts</a> for individual state breakdowns.
<b>Source:</b>	ASG conducted an online education costs survey among its members during September 2015. The surveys covered preschool, primary and secondary school. In all, ASG received more than 5,600 survey responses. The survey asked parents to estimate the costs associated with tuition fees and levies (including voluntary contributions), extracurricular activities, clothing, necessities such as books and stationery, travel expenses and computer costs (including internet) that they paid for their children in preschool, primary, or secondary schooling at government, systemic (eg Catholic), and private centres and schools.  Estimates of expenditure, being based on a sample rather than a census, are subject to sampling error. As such there is a level of uncertainty about actual expenditure, which depends on the sample size and inherent variability of expenditure. In order to reduce this uncertainty, we have combined the 2013 survey data with the 2015 survey data. This increases the sample size and so increases the precision of our estimates. To implement this, we have increased the estimates of expenditure in the 2013 survey by the known consumer price increases over the past two years, as measured by the Australian Bureau of Statistics. Our 2015 estimates are an average of the 2013 data, adjusted for inflation, and the 2015 data.
<b>Location:</b>	ASG's Education Costs survey collected metropolitan and regional costs data based on information supplied by its members.
<b>Education Costs Data:</b>	National and state education costs estimates are available from ASG's website – <a href="http://www.asg.com.au">www.asg.com.au</a> . ASG encourages parents to estimate the future costs of their children's education using ASG's Education Costs Calculators – <a href="http://www.asg.com.au/education-calculator">www.asg.com.au/education-calculator</a> ASG provides the media with the estimated 2016 school costs and the total costs of schooling for a child born or beginning preschool in 2016. This information is available at: <a href="http://www.asg.com.au/edcosts">www.asg.com.au/edcosts</a>
<b>Summary Amounts:</b>	Summary amounts include tuition fees and levies (including voluntary contributions), extracurricular activities, clothing, necessities, travel expenses and computer costs (including internet).
<b>Fees:</b>	Includes total tuition and/or annual fees, charges, levies (including voluntary levies), and fundraising contributions before government assistance.
<b>Extracurricular:</b>	Includes items such as outings, camps, private tuition/coaching, music lessons, instruments and sports equipment, sport/gym/drama/art/dance classes, or any other extracurricular activity costs appropriate to the stage of schooling for each child.
<b>Clothing:</b>	Includes school-related special clothing requirements, basic school uniform – summer and winter, blazer, shoes, sports kit appropriate to the stage of schooling for each child.
<b>Necessities:</b>	Includes items such as stationery, textbooks, school bags, art and craft materials, and other necessities appropriate to the stage of schooling for each child.
<b>Travel:</b>	Includes items such as car travelling expenses (calculated on the basis of travel for one child), public transport tickets and school buses.
<b>Computer:</b>	Includes computer hardware and software (eg purchase or rental of desktop computer and/or laptop computer, software applications and programs, computer levies, etc) and internet access costs at home and/or at school. Computer and internet costs were not included in the preschool estimates.
<b>Indexation:</b>	To provide these estimates, 2015 costs are increased at an average growth rate, based on the past five years of the relevant Consumer Price Index (CPI). Forecasting future economic performance is not ASG's area of expertise and it makes no claims to this effect. Nevertheless, an allowance for inflation must be made in order to provide meaningful estimates of future education costs. The projected costs are all in current dollar terms, as this is the basis which most consumers understand. There has been no adjustment for the time value of money. Future price movements will be subject to factors such as the dollar exchange rate, government policy, and other factors which ASG makes no attempt to predict. * Preschool education is forecast to increase at an average annual rate of 5.52% over the next 20 years. * Primary education is forecast to increase at an average annual rate of 5.52% over the next 20 years. # Secondary education is forecast to increase at an average annual rate of 6.14% over the next 20 years. • Extracurricular activities are forecast to increase at an average annual rate of 2.04% over the next 20 years. • Children's clothing and footwear costs have actually dropped over the past 5 years, and are forecast to continue decreasing at an annual rate of 1.51% over the next 20 years. • Necessities are indexed by the Books CPI Sub-Index which has actually dropped over the past 5 years, and are projected to continue decreasing at an annual rate of 0.34% over the next 20 years. • Transport is forecast to increase at an average annual rate of 1.23% over the next 20 years. • Computers and computer-related costs have actually dropped over the past 5 years, and are forecast to continue decreasing at an annual rate of 3.74% over the next 20 years, as technology improves and is more widely adopted according to the computing and telecommunications sub-index. • All education is forecast to increase at an average annual rate of 5.64% over the next 20 years • The All Groups CPI index is forecast to increase at an average annual rate of 2.28% over the next 20 years.
<b>Weighting:</b>	Note: Preschool costs are presented as national averages based on participation. For primary and secondary school costs, the national average has been calculated from the state data. Because ASG has more members in some states, the national average was weighted to reflect the Australian population of people aged five to eighteen years.
<b>Important note:</b>	<b>These figures are provided as a guide only. ASG cannot guarantee that they will represent the actual costs of education for a particular child.</b>

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The Australian Scholarships Group (ASG) is a member owned organisation dedicated to supporting children's education. We have been helping parents plan for their children's education for more than 40 years.

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