



Isolated Children's Parents' Association of Australia

ICPA (Aust)



Boarding School Access Research for Geographically Isolated Students

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Executive Summary

Since 1971 the Isolated Children's Parents' Association of Australia, ICPA (Aust), has represented families living in rural and remote regions of Australia. Our goal is to achieve equity of educational opportunity for all children living in rural and remote areas, thus ensuring they have access to a continuing and appropriate education determined by their aspirations and abilities rather than the location of their home.

The greatest educational disadvantage faced by many people in rural and remote locations is the lack of access to an appropriate education, compared to urban families who readily have the option of accessing a variety of educational alternatives, sometimes at little or no cost. To gain access to education, parents living and working in rural or isolated areas have no other option but to make the painful decision to send their children to large centres that cater for boarders. Much of the social, educational and economic policy development in Australia has been based on the equation of 'rural' and 'disadvantaged' and the need to initiate measures to compensate for these disadvantages. Attending boarding school for their secondary education is a necessity for many children from rural and remote areas because of the distances required to travel to access schooling. Moving away from home to access an appropriate education is for many, the only option and this comes at a high cost to families.

The disparity between the Assistance for Isolated Children Scheme (AIC) ¹ Boarding Allowance and the actual cost of boarding schools across Australia continues to grow. This growth in disparity is impacting on the effectiveness of the allowance to "help the families of students who are unable to attend an appropriate state school on a daily basis, mainly because of geographic isolation". Rural and remote families are being asked to contribute significantly more towards the cost of their children's compulsory education than their city counterparts and this factor can be attributed to many leaving rural areas. Without an increase in the help currently being given through the Allowance, access to education is inequitable within the Australian community.

Overview of the Assistance for Isolated Children Scheme (AIC)

As stated by the Australian Government Guides to Social Policy Law January 27, 2016: ²

"The Assistance for Isolated Children Scheme helps eligible parents and carers with the extra costs of educating their children when they cannot go to an appropriate government school.

Parents and carers may need to access the Assistance for Isolated Children Scheme because they:

- live in an isolated area
- have a disability
- have special health needs.

If an appropriate government school is not available, the family can choose a different school for the child to attend and they can get financial assistance to assist with the additional costs.

Parents and carers may be able to receive:

- Basic and Additional Boarding Allowances
- Distance Education Allowance
- Second Home Allowance
- Pensioner Education Supplement.

All allowances under the scheme, except the Additional Boarding Allowance, are free of income and assets tests, but applicants must meet eligibility criteria."

¹ **Assistance for Isolated Children Scheme (AIC)** - helps the families of students who are unable to attend an appropriate state school on a daily basis, mainly because of geographic isolation. For more information, go to humanservices.gov.au/isolatedchildren

² **Australian Government Guides to Social Policy Law January 27, 2016** <http://guides.dss.gov.au/assistance-isolated-children-scheme-guidelines>

Purpose

The survey was commissioned by the Federal Council of ICPA to determine and examine the key factors that impact rural and remote families who do not have daily access to face to face secondary schooling. The aim of the survey was to provide evidence from rural families highlighting the need for a substantial increase in the current rate of financial assistance for the families of 4572 students³ living in rural Australia who currently receive the AIC Basic Boarding Allowance.

Rationale

Increasing and improving the provision of educational options and pathways for children in remote and isolated locations, present an immense challenge to authorities. The teenage years provide a critical window of opportunity for learning and growth, as children are becoming more independent of their parents and moving into adulthood. They are easily influenced by those around them and the opportunities available to them. Parents place a high priority on accessing education to ensure their children can reach their potential and grow into confident, capable adults, able to give back to society.

Since 1973, successive Australian Governments have provided financial support through the AIC Boarding Allowance to families with children who do not have reasonable daily access to an appropriate government school. Much has changed since the AIC scheme was first introduced; the duration of compulsory education has increased and the ability to access regional term hostels has decreased due to closures. Changes are needed to ensure that the AIC allowance meets the needs of families in the twenty-first century.

Methodology

The method of data collection was through a survey formulated by ICPA. The survey was distributed electronically in February 2016 to 2329 member families of ICPA. Distribution was via email, containing a hyperlink to the online survey. Non-members were able to complete the survey advertised via social media. There were 1034 respondents to the survey.

The focus of this research was to gather information pertaining to access to education and the ability of the AIC Boarding Allowance to meet the requirements of families who need to send their children away, often great distances from home, to receive a secondary education. A polar (Yes/No) question was used to qualify respondents for initial participation; from there a further set of polar questions guided respondents to several open questions regarding the types of challenges and the costs for families who currently have children boarding away from home. Participants who have no children boarding away from home were able to leave comments outlining their circumstances.

³ ADH15-0487: Assistance for Isolated Children (AIC) Scheme Recipients -Time Series provided by the Australian Government Department of Social Services.

Key Findings

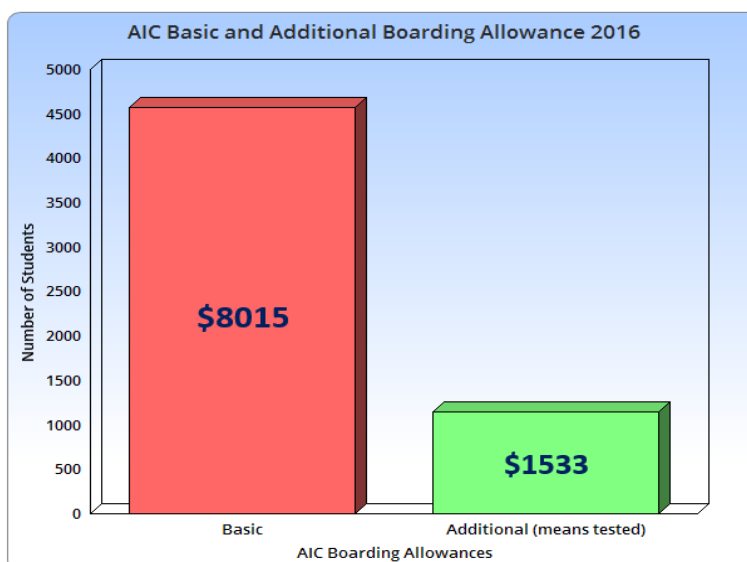
The survey gathered data and statistics on the impact increasing costs are having on families who need to send their children to boarding school to access their secondary education. Survey respondents were enthusiastic about contributing to the research and providing details of their personal situations.

Numerous concerns were raised about the level of debt being carried to service school fees and the ability to pay schooling costs when impacted by economic downturn in the agricultural industry. In times of long term drought, the ability to pay is further impacted. A number of comments were made by families living in or near small communities with a small secondary school, about the ability of that school to meet the needs of their children. Students in rural and remote communities are identified as educationally disadvantaged simply due to their location and are deprived of a variety of educational opportunities because of small enrolments. Families in these small communities are not able to access any assistance to send their children to boarding school unless the local school is nominated by that State as a bypass school or there are special circumstances applicable to the family situation which meets the AIC guidelines. Our organisation is concerned to read the many comments outlining the lengths families are going to, in order to access an affordable education, some seeing families separating with the mother and children relocating to larger centres.

AIC Boarding Allowance

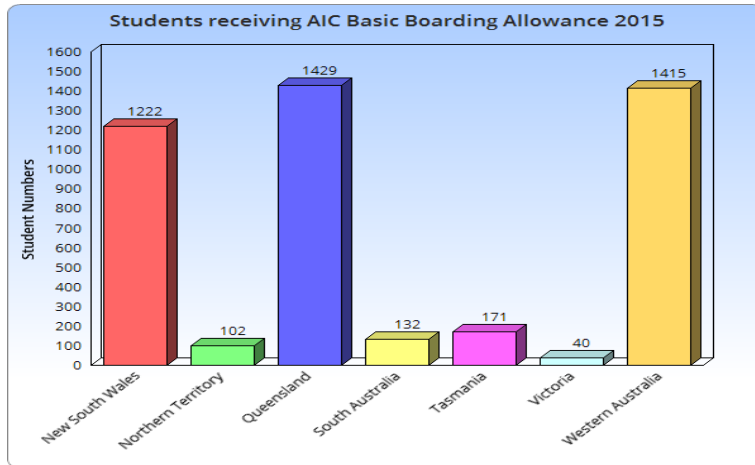
Two Boarding Allowances can be paid:

- **Basic Boarding Allowance** - assists families with students who must board away from home to study. AIC figures for December 2015 indicate that **4572** students were in receipt of the Basic Boarding Allowance - **\$8 015** (2016 figure); and
- **Additional Boarding Allowance** - a means-tested supplementary payment to provide additional support for lower-income families who are in receipt of the Basic Boarding Allowance. In 2015, **1140** students or a quarter of the students receiving the basic allowance received the AIC Additional Boarding Allowance - **\$1 533** (2016 figure). The income base limit is currently \$51 027. The allowance payable falls as the income rises until it caps at \$58 649.



- **The AIC Second Home Allowance** is accessed by **633** families for **1113** students. This allowance is available for families who establish a second home to access education and who meet the AIC geographically isolated criteria - **\$232.84 per fortnight** per child up to a maximum 3 children (2016 figure).

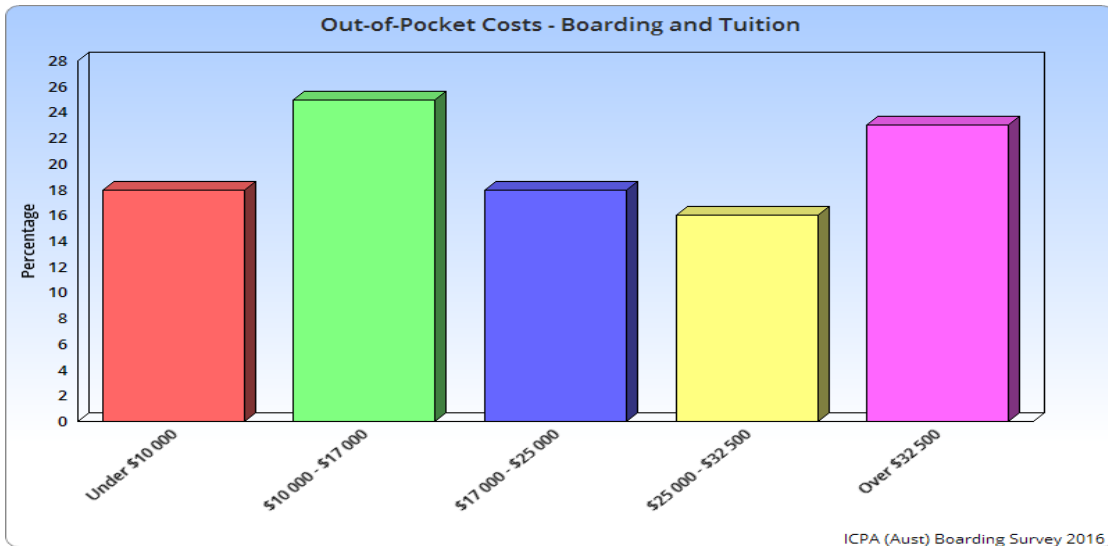
Students receiving AIC Basic Boarding Allowance by State 2015⁴



Annual combined out-of-pocket boarding and tuition costs per child

(* out-of-pocket expenses being the amount paid after state and federal allowances are deducted. Exclude books, extra curricula activities, excursions, uniforms etc.)

- *Median out-of-pocket boarding and tuition costs per child = \$17 500 - \$25 000*
- *Median boarding fees per year = \$18 000-\$22 000*
- *Median tuition fees per year per child = \$10 000-\$16 000*



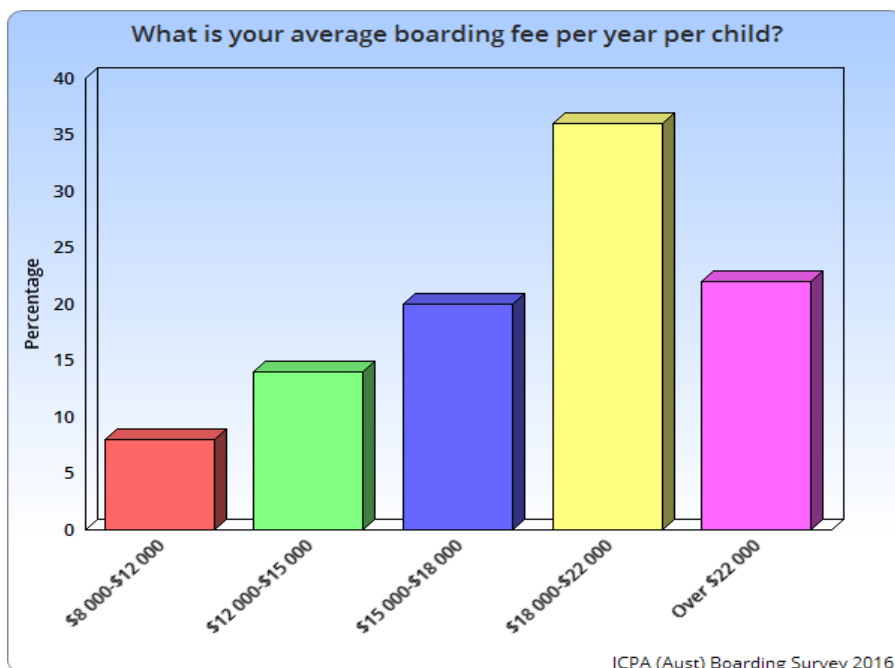
⁴ ADH16-0204- Assistance for Isolated Children - Basic Boarding Allowance by State - 25 September, 2015 provided by the Australian Government Department of Social Services.

For some time rural and remote families have been expressing a growing concern about the affordability of accessing boarding schools to educate their children during their compulsory years of schooling. Boarding and educational costs have increased significantly and the financial impact on these families is enormous. An increasing number of rural and remote families are separating, with the mother and children relocating for the purpose of children being able to access a suitable education. This is a drastic measure undertaken by families to reduce educational expenses but which negatively impacts the family unit, small communities and rural schools for many years, if not permanently. In other instances, families are finding it necessary to remove their children from boarding schools and bring them home due to unaffordable costs. This can be the end of an education for those students, particularly young men, who often begin their working careers instead of finishing their schooling. Other families living in rural and remote areas are finding themselves in a position where they cannot meet the cost of providing an education for all of their children with some families being forced into the desperate measure of choosing between their children as to which can receive an education and which cannot.

Boarding and Tuition Costs

Median boarding fees per year = \$18 000-\$22 000.

We know for many children living in remote regions of Australia, accessing appropriate schooling requires relocating great distances to attend boarding school. In the pursuit of this education, families must find accommodation and suitable pastoral care for their children.

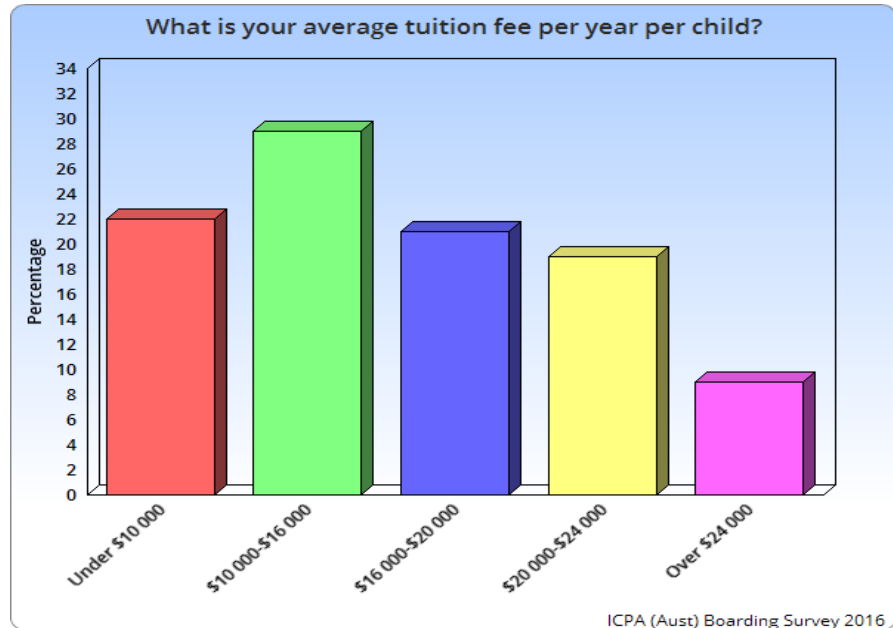


Survey responses indicate that 77% of families are paying more \$15 000 per child, per year for boarding, with 22% of families paying in excess of \$22 000 per child, per year. In most cases, there is little option other than accessing private boarding schools in large cities, as they are often the only schools that offer boarding facilities. For families who must send their children to these institutions there are two fee components that must be met, boarding and tuition.

Median tuition fees per year per child = \$10 000-\$16 000

Boarding school is a necessity for many rural families, not a luxury. Half of the survey respondents reported that tuition fees are more than \$16 000, with 20% paying between \$20 000 and \$24 000 and a further 10% are paying more than \$24 000 per child per year. Responses indicate that out of pocket costs for families can extend to in excess of \$32 500 per child, per year depending on where students live or allowance/scholarship that are available. Results indicate that 25% of respondents pay between \$10 000 - \$17 500 per year, whilst a staggering 23% pay more than \$32 500 per child per year.

ICPA believes the misconception that farming families are able to draw down on a high asset base for the purpose of meeting education costs must be addressed. Businesses in rural and remote areas, particularly family farming ones, operate in an asset-rich but income-poor environment. The assets that form a vital part of the operation of these primary production businesses are generally not disposable, nor likely to be able to be sold to fund the education needs of children.



Employees in remote areas find it difficult to provide an education for their children as they too need to access boarding school where there are no local high schools. Rural families often have several children attending boarding school at once, requiring them to fund the high out-of-pocket education costs which would not be necessary if they could access a school from home on a daily basis.

There is an ever increasing disparity between the AIC allowance and the costs associated with students attending boarding school. The increase in the gap between the AIC Boarding Allowance and the cost of boarding school fees is widening at an alarming rate. Whilst the allowance does offer some assistance, it is not meeting the aim of providing affordable, equitable access to education for geographically isolated families. Rural and remote families are contributing significantly more towards the cost of their children's compulsory education.

Many concerns have been raised about the ability to pay school fees when impacted by economic downturn in the agricultural industry and in times of long term drought conditions. Droughts can carry on for numerous years with long term effects. The drought itself and the recovery process once the drought has broken, are times of severely limited income for rural communities and families who sustain their livelihoods from the land. ICPA has proposed the establishment of a Drought Education Fund to assist rural families with the cost of their children's education in times of drought, hardship and periods of recovery.

Boarding schools have been highly supportive of rural students during the current drought, but at the end of the day, they must run as a business and many are finding it difficult to continue to carry multiple students whose families cannot pay the required fees over such a long period.

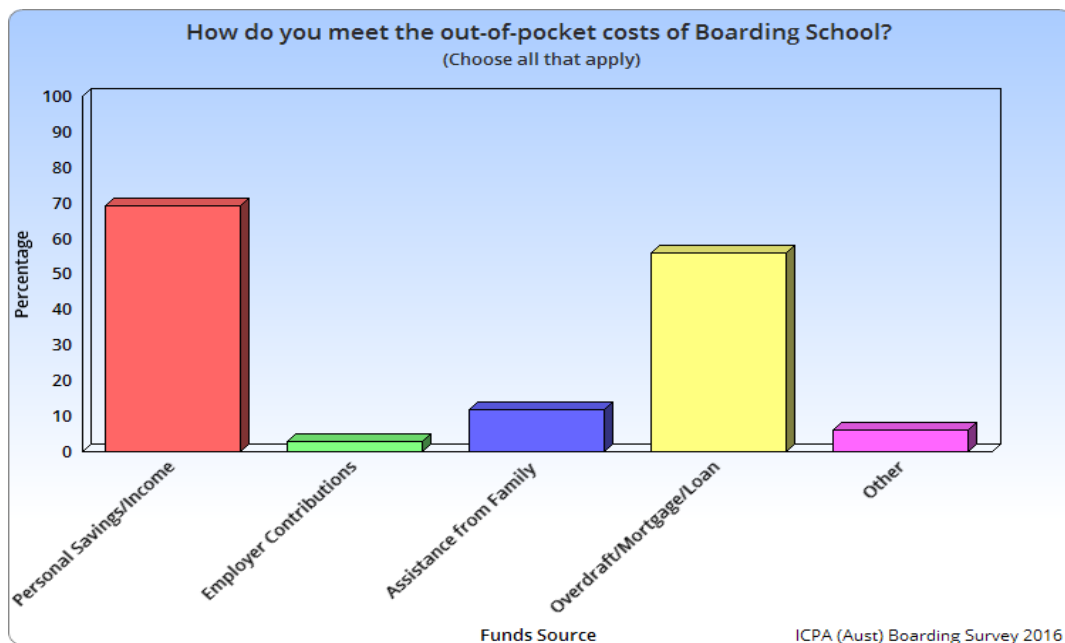
It is in the national interest to ensure isolated children are not disadvantaged in terms of educational and social development and to make sure their educational outcomes are not compromised. These students need the opportunity to attend a school that is commensurate to their needs allowing them to realise their educational potential and presenting a pathway which provides educational parity with their urban peers. It is imperative for rural and remote families to be able to provide an education for their children while continuing to reside and work in rural and remote regions.

Comments:

- It will cost us over \$100K next year for 3 x children to attend boarding school after tax.....
- [Every Year our fees for boarding schools go up by 8%, we started boarding in 2002 and we will finish in 2021- we have no choice regarding the decision to send our children to boarding due to geographical location, but it is becoming impossible for families to be able to continue to pay boarding school fees!](#)
- By the time we finish educating 3 children in secondary school, we estimate we will have spent around \$750 000 with only \$45 000 in assistance and this is only on boarding and tuition fees.

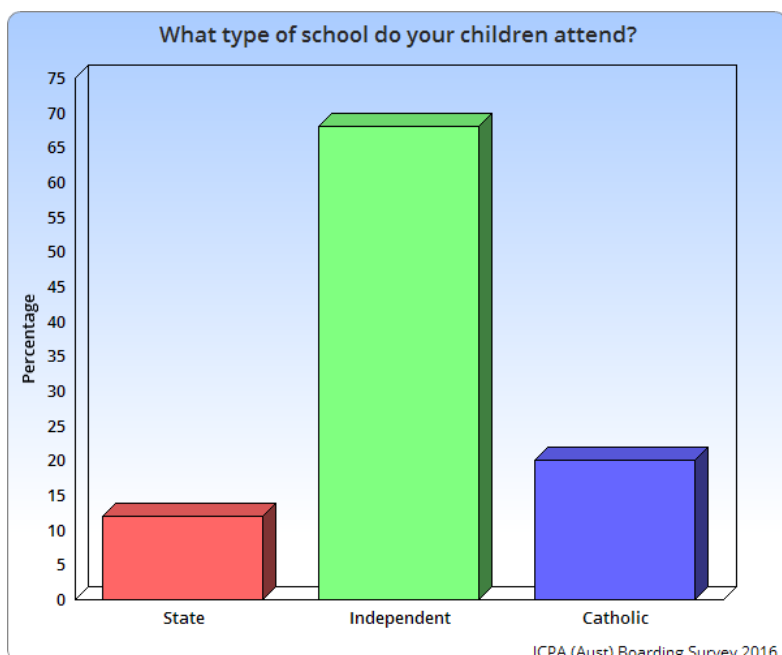
- 10 years ago when my eldest started at boarding school in year 7 in NSW her total boarding and tuition was \$28 000, 10 years later my youngest is in year 11 and her combined fees for this year are \$55 000 after a 10.5 % increase on last year's fees. 4% increase on tuition and 6.5% increase on the boarding component of the fees.
- Due to the boarding cost differential this has placed us under severe financial pressure.
- The school fees have been going up without exception every year that we have had children attending boarding school since 2008 by an average of \$1 000 per year per child.
- I don't know how people will continue to afford to send their children to boarding school in the future due to the continual increase in the cost of tuition and boarding, as well as the cost of travel and any extracurricular activities. Many people will either have to leave the bush all together to school their children or have to split their family up into nearer towns to try and keep educating their children.
- Our boarding fees went up 6% this year to \$24 400. It was wonderful that there was a rise in AIC but it is not keeping up with fee increases.
- We will have 4 children at boarding school at once and are looking at a total out of pocket cost of around \$250 000 to educate our children (with allowances).
- Over the 6 years our two sons boarded over 300km away, fees rose from around \$22 000 combined per year to \$33 000 per year (plus extracurricular/ uniform etc.)
- As we will have three children at school at the same time for three years, meaning about \$120K/year at today's prices, before any government assistance.
- I am not going to be able to afford to send my next child until maybe the final 2 years of school because of expense.
- I calculated the expense of sending 4 children to boarding school for 6 years each and the total came to about \$938 000. This is a huge commitment from a family.

Meeting out-of-pocket costs of boarding school



Some families use more than one funding source to pay for their school fees hence the total is greater than 100%. More than half of the survey respondents use some borrowed money to fund their child's education.

What type of school do your children attend?



The responses to this question, indicate that 86% attend Independent or Catholic boarding schools of which there are almost 200 located throughout Australia. For many children living in remote regions of Australia, accessing appropriate schooling requires relocating great distances to attend boarding school (e.g. nearly 40% of children board between 300-600kms from home and nearly 30% board between 600-1000kms from home). In the pursuit of education, families must find accommodation and suitable pastoral care for their children. In most cases, there is little option other than accessing Independent or Catholic boarding

schools in large cities, as they often are the only schools that offer comprehensive boarding facilities. These boarding schools come with the compulsory additional high tuition fee.

Accessing regional term hostels, which once offered more affordable accommodation and allowed children to access a public secondary school, has decreased due to closure of some of these establishments.

Factors impacting commencement at boarding school

The majority of children commence boarding at the beginning of their secondary education and remain there until they have completed their studies (6 years). Results show that year level entrance is the main factor affecting the decision of when to start a child at boarding school however cost is also a major consideration.

- **31% OF FAMILIES HAVE 2 CHILDREN AND 65% HAVE 3 OR MORE CHILDREN IN THEIR FAMILY.**
- **47% OF FAMILIES ARE EDUCATING 2 OR MORE CHILDREN AT ANY ONE TIME AT BOARDING SCHOOL.**
- **THE MAJORITY OF CHILDREN ATTEND BOARDING SCHOOL AT THE BEGINNING OF SECONDARY SCHOOLING.**
- **26.3% OF THESE FAMILIES ARE ALSO FINANCIALLY SUPPORTING CHILDREN AT UNIVERSITY.**

Comments:

- I have just finished 2 years of having all 3 children away at boarding school. The expense has been huge.
- [We paid out over \\$100k one year when 3 of our kids were away at once and we endured a drought that year.](#)
- It is extremely difficult for us to have to meet these increased costs especially when having more than one child attending at a time, and compounding problem of many years of drought.

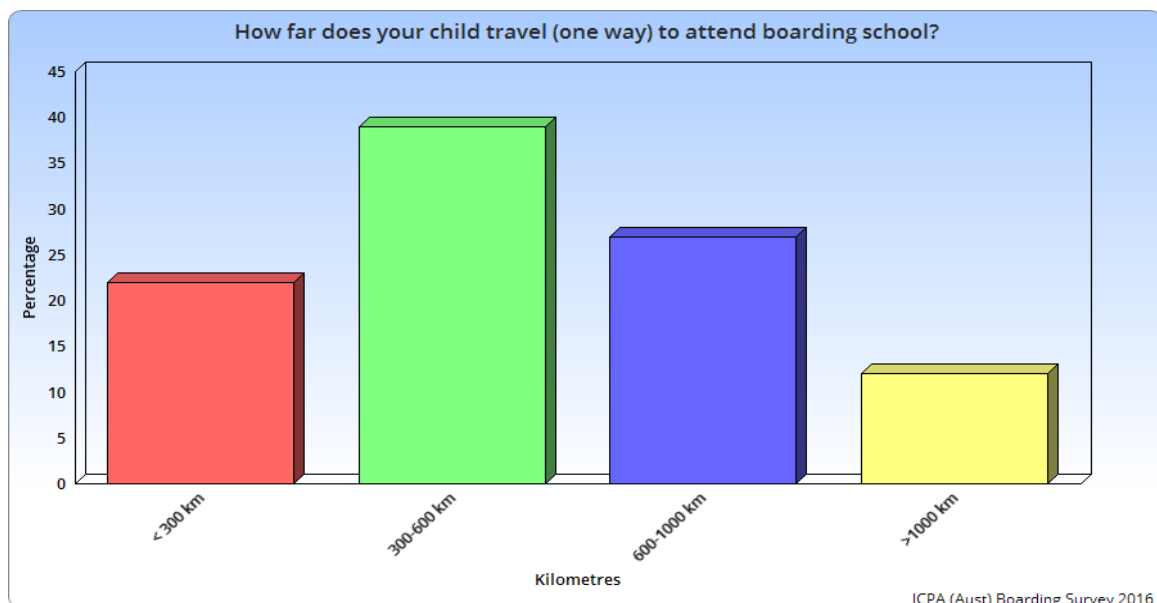
- At one point, 3 years ago, we had 3 children at boarding school at once. That was the most we have had to pay.
- I have 5 daughters the youngest will finish in 2028, having the continuing expense on our family, the boarding school that offered the most sibling discount and scholarships/ bursaries was the deciding factor for which school we would send our girls to.
- We will have 4 children at boarding school at once and are looking at a total out of pocket cost of around \$250 000 to educate our children (with allowances).
- Some years we have had two away at once and the year our last child went away in year 7 instead of year 8, we had to work out a special way of delayed fee payment with the head master, as we just could not pay for 3 children away at once.

Nearly a quarter of families surveyed are supporting children at university whilst also educating younger siblings at boarding school. The associated cost of providing this support is adding to the financial burden.

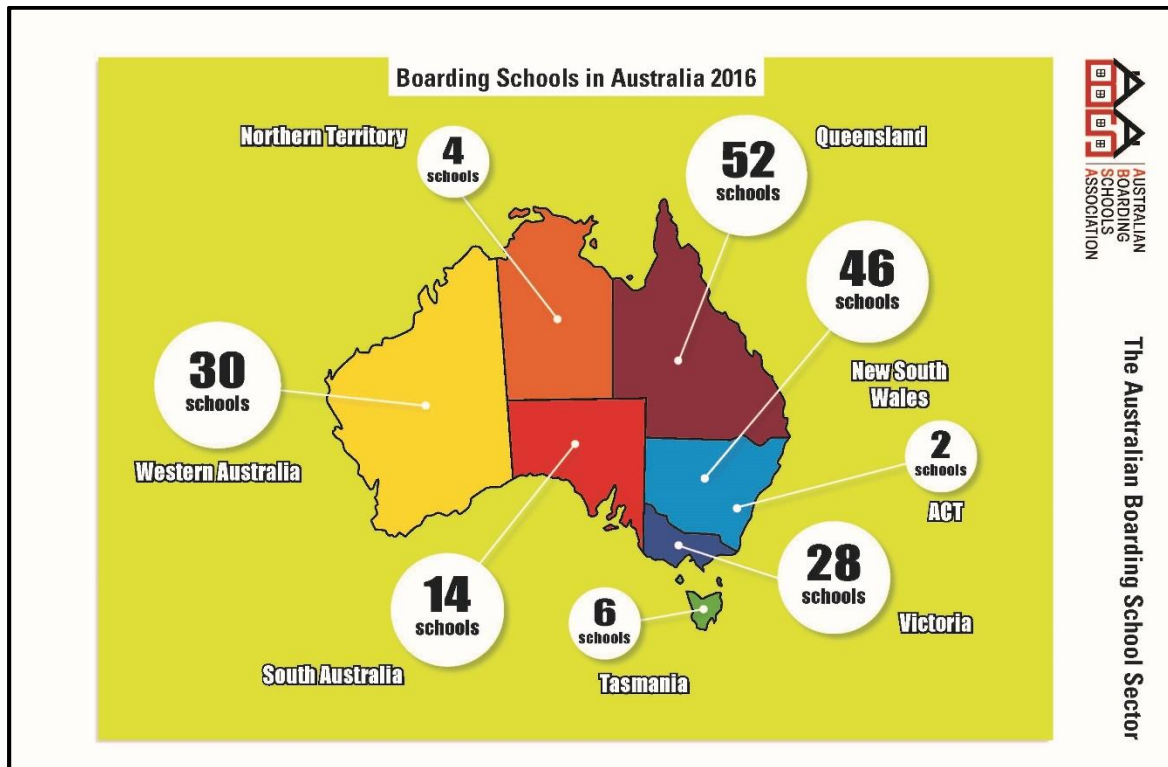
Comments:

- We now have one at university as well as two at boarding school, costs are adding up again.
- We have three children. One at University that we have to financially help at the moment because she has not yet been approved to receive the youth allowance to support herself.
- Educating children does not stop at grade 12 as we are now trying to help/ fund our eldest on her university journey.
- We budget \$120 000/year to keep 2 children at boarding and support 1 through University.
- One at university and one still boarding.
- University support continues the financial pain, with the property paying a wage on holidays to meet independence criteria.
- We have also put two kids through Uni while the younger two were still at boarding school.
- If the government is concerned about the under representation of regional, rural and remote youth not completing university, assisting these families to access secondary education at an equitable rate to their urban counterparts will go a long way to improving these poor statistics.

Distance to boarding school



Eleven per cent of surveyed families who send their children away to board during their secondary schooling, access schools outside their home state. As many as 12% travel more than 1000kms from home to access their school. Reasons for sending children interstate include: limited boarding availability in the home state; living close to a state border which often means the closest major town that offers transport links may be in the adjoining state or family living in the town/city where the children will attend school.



Many families commented on the fact that the travel costs associated with a child attending boarding school, including travel to and from school for school holidays and parents travelling to school for parent-teacher interviews, sporting events etc. are not usually considered by policy makers or experienced by urban families.

While most jurisdictions offer families assistance to transport children to and from school, most will not pay that assistance for students being educated interstate, even when there are limited options to board and/or it is almost impossible to access transport links between home and school. Safety concerns are at the forefront of every parent's thinking, when long distances are involved for children travelling between home and school, particularly when they have to travel alone and can be as young as 11 years old. Rail and coach services between cities and isolated towns are not necessarily available every day; there can be lengthy delays waiting for connections and in some cases, scheduling requires children to take accommodation overnight.

Families who find themselves in this situation opt for the safer and faster alternative which is to fly children between home and school. Most states do not compensate families for this mode of transport and no airlines offer student concessions. This is a very costly exercise for families even when flights have been booked well in advance.

A parent's close engagement in their child's upbringing and education leads to young people developing strong, clear views about their future. For families living away from where their children are being educated, it can be very difficult to be involved at the level they would like. Parental involvement in this situation incurs varied expenditure such as travel, meals and accommodation as well as taking leave from work and home. These expenses add considerably to the total outlay incurred in educating children while living in rural and remote areas.

Comments:

- I am fast discovering that just the travel logistics are going to be an immense strain with our child being 1130kms from home. Flying is about the best and quickest option for us, but of course this is also a very expensive option considering.
- [Out-of-pocket expenses should also cover travel costs in getting your child to school each term, the costs to visit your children during term, and accommodation for these trips, not everyone has public transport from their home to where their children need to go away to boarding.](#)
- We travel with our children 700km one way to their schools, to provide them with the same educational opportunities that city people take for granted. It costs a minimum of \$390 return per child to fly home for an exeat if you get in before all of the other boarding families, otherwise it can cost up to \$400 one way. We then drive an additional 75km to get home.
- [We are 430 km one way from where our children board in the small country town. There is no public transport anywhere near to where we live so we must pay for all the travel, including when the boarding house has a closed weekend every term.](#)
- One of the factors that we took into consideration when choosing a location was affordability to visit. It is still shockingly expensive - easily \$1 000 to \$2 000 per visit, we are a family of 6, Fuel, food and accommodation.
- [Now that the Longreach Boarding Hostel has closed our closest boarding facility is 800km away or 1000km away. The extra costs incurred with travel and outside school activities are on top of the boarding and tuition fees and a lot of families are not coping financially.](#)
- Travel is also a huge aspect of boarding school we pay 3 return flights a term and travel 500km to the airport never any spare cash to travel ourselves to see sporting activities etc...
- [A major concern for us is travel... We are 1300km from the boarding school. We were not happy for our daughter to travel by bus or train.... Flying is the quickest way but the most expensive!!](#)

Do you receive the Assistance for Isolated Children (AIC) Boarding Allowance?

The purpose of the AIC Scheme is to assist families with children who do not have reasonable daily access to an appropriate government school due to geographic isolation, a special education need, disability or other health-related condition. This question was included to ensure the responses pertained to those identified as geographically isolated in accessing an appropriate education under the AIC criteria and not attending boarding institutions as a matter of choice.

AIC Basic Boarding Allowance Geographic Isolation Rules under the Australian Government Guides to Social Policy Law January 2016 can be found on the Department of Social Services website ⁵.

4.2.1 Summary of rules

A [student](#) is regarded as geographically isolated from appropriate schooling if one of the following rules is met:

- Rule 1: The distance between the [principal family home](#) and the nearest [appropriate state school](#) is at least 56 kilometres by the shortest practicable route.
- Rule 2: The distance between the principal family home and the nearest appropriate state school by the shortest practicable route is at least 16 kilometres **and** the distance between the principal family home and the nearest available transport service to that school is at least 4.5 kilometres by the shortest practicable route.
- Rule 3: The student does not have reasonable access to an appropriate state school for at least 20 school days in a year because of adverse travel conditions (e.g. impassable roads) or other [circumstances beyond the family's control](#).

⁵ Australian Government Guides to Social Policy Law January 27 2016 <http://guides.dss.gov.au/assistance-isolated-children-scheme-guidelines> under **Current Guidelines, Geographic Isolation Rules 4.2** - for further information.

Responses from 13% of those taking part in the survey indicated that they are not eligible to receive the AIC Boarding Allowance for their children due to living in or near small communities with a small state secondary school. These high schools are considered by state education departments as providing an appropriate education and not eligible to be bypassed.

One of the key factors cited for relocating from rural and remote communities, is the lack of access to affordable educational opportunities for children. Farming families unable to access financial assistance or relocate the whole family for secondary education, are resorting to extreme measures. It is concerning to our organisation that families are separating, with the mother and children moving to larger towns to access education. ICPA believes measures are needed to ensure families can access an education that meets their children's needs when a community is impacted by a lack of appropriate education on offer.

When those surveyed were asked if they have relocated, 16% of those who responded indicated that they have moved from the family home to access appropriate, affordable education for their children. While the main reason for making this decision is to reduce the cost of boarding, other issues that may impact this option include social, learning difficulties and emotional/mental issues.

Comments:

- At this stage our family is going to separate. As we can no longer afford to board our son because we now have another child needing to board. We now have to split the family up and leave my husband behind and move to educate the kids. We may even have to sell the property if we can't handle the pressure and expense of being apart.
- I have relocated to town for our three daughters to attend secondary school as opposed to boarding. It is more cost effective for me to work in town and claim the second home allowance than have three boarders away and I at home on the property with no income. Ideally I would like to return home to my husband and give our daughters the education and experience they deserve in a boarding environment, but would need to see an increase in the boarding allowance to be able to do this.
- I don't have a boarding school story, as there is no way that it was even an option for us for educating our four children through secondary school. Instead, we've shifted into our closest town (100km) and set up a second home and this is how it will be for us for the next ten years. My husband is at home, and we are in town throughout the school week. This is causing family and relationship stress, as well as business stress with all of us not there to help with the workload, and financial stress with paying a mortgage now as well.....but at least we'll hopefully have something to sell at the end of it rather than sky high debt of boarding school. That would have crippled us. Uni costs will be something else!

Students in remote communities are identified as educationally disadvantaged due to their location and are deprived of a variety of educational opportunities because of small school enrolments. This was evident in the recently released report compiled by the GRATTAN Institute. ⁶

The report indicates that: *the learning gaps between Australian students of different backgrounds are alarmingly wide and grow wider as students move through school. Importantly, the learning gaps grow much larger after Year 3. Disadvantaged students are falling further behind each year they are at school. Bright kids in disadvantaged schools show the biggest losses, making two-and-a-half years less progress than students with similar capabilities in more advantaged schools.*

While small secondary schools provide an important opportunity for schooling for those who attend them, they should not be determined as meeting the needs of all students living in that area. Education is a much broader issue than just basic academic subjects. It encompasses life skills, cultural experiences, sporting opportunities and exposure to experiences beyond those available in a local environment. Most of these cannot be accessed by extension programs via video-conferencing or virtual classrooms. There may be a need for a culture that offers more challenges or greater opportunities for particular students to develop a sense of self-worth and

⁶ **Widening gaps: what NAPLAN tells us about student progress** by Pete Goss and Julie Sonnemann, <http://www.grattan.edu.au/report/widening-gaps/>

confidence in choosing career pathways. These surely are vital ingredients for young people in an ever-changing and challenging world in general and particularly in rural and remote Australia.

Many comments in the survey were received on the inequalities experienced by families not able to access financial assistance to access an appropriate education to meet the needs of their children.

In the discussion paper for the *Reform of Federation White Paper Roles and Responsibilities in Education*⁷, page 7, ICPA (Aust) outlined concerns regarding the impact on communities when programs that focus on specific vulnerable cohorts are introduced in order to address the needs of communities with high indigenous populations.

Although most of the work for vulnerable cohorts is done in partnership between the States and Territories and Commonwealth, there have been instances where national policies and agreements are perceived as being too prescriptive to genuinely complement activity by the States or Territories, or have adopted a 'one-size-fits-all' approach, rather than allow for jurisdictional differences. Similarly, while States and Territories are responsible for schooling, the Commonwealth is responsible for employment and welfare programs, higher education and national job markets. These junctures between governments lead to different programs being developed by different levels of government that focus on only one end of the student experience.

Unfortunately the impact that these programs have on community members who are not considered vulnerable are not being considered and the question needs to be asked, "How will this intervention impact the education of all students in the community?"

Below are a selection of comments from respondents pertaining to why the AIC eligibility criteria may need to grant more rural and remote families access to the AIC.

Comments:

- Sometimes a district high school may be nearby, but what they can offer is so limited that it is NOT a viable option. Unfortunately, government struggles to recognise that these DHS cannot offer basic services/programs.
- My decision to send my child away to school is purely about the opportunities that our small school simply cannot give. Mainly around Curriculum and lack of commitment or ability in this small school.
- Due to the proximity of the house on our sheep station to the rural town, we do not qualify for ANY assistance under the distance rules. For at least 10 years there has not been a bus run for our children to travel to town for school. Our expectation is for educational and extracurricular outcomes similar to our provincial and metropolitan counterparts. Further, from a telecommunications perspective, we are unable to have an internet plan with adequate data and bandwidth for our children to undertake homework and school assignments from home. The current criteria for financial support is totally inadequate in the context of very remote students. Today society advocates that equitable education is a right not a privilege. There is significant data supporting the fact that there are far fewer tertiary entrances from students in very remote locations. No longer is geographical proximity to a school a valid consideration of an educational offering, the educational options available should be in the context of a school's performance as measured by student outcomes and transition to tertiary institutions. Our State School average OP is 15 – this is nowhere near what is required for tertiary entrance into UQ. For our three academically oriented (2 classified as Gifted & Talented by DETE) children the local school is not adequate. Increasingly families like ours, located in remote locations, are separating their families in order that their children have access to an equitable education - financial support is required for second homes as well as the skyrocketing boarding school fees.
- I have moved to a town 300km away to obtain full time employment. My son lives with me (yr 8) and goes to local public school. At this stage can't afford both to be at boarding school at the same time. Applying for scholarships for him - hope for him to begin boarding school in year 10. Husband lives 300km North of us on station, we live in the middle and middle child lives 300km South at Boarding School. Not a nice situation to be in, but making the most of what we can to educate our children.

⁷ *Reform of Federation White Paper Roles and Responsibilities in Education*,
<http://www.icpa.com.au/documents/download/1018/federal-submissions-1/submission-discussion-of-education-issues-reform-of-federation-white-paper-2015.pdf>

Survey Comments

We manage a cattle property and are only on one wage which makes it hard to pay for the fees. We actually tried distance education first for our child which is in year seven we thought that our child was a little too young to be going away. Distance Education was a cheaper option for us, but we were not happy we felt our child needed to associate with other children and be able to go further in her education. Sending our child to boarding school does put a lot of pressure on our family money wise.

Yes, the cost of educating a child at boarding school is over and above what an average family should pay but one finds it hard to put a real price of an education of your child....this gift is for life and is the stepping stone to their future. Having said that the cost of education is over and above and must be capped to be half with the AIC and LAFHA - great work!!

We have made a huge sacrifice for our children's education however we wouldn't change a thing.

We eat basic meals at home, we never go out, we don't go to movies, concerts, we don't buy magazines or newspapers, we don't buy clothes or gifts or knick-knacks or nice household items - EDUCATION IS PARAMOUNT FOR ISOLATED RURAL CHILDREN. They need sport, they need friends, and they need real teachers. We are not only investing in our children we are investing in the future of Australian AGRICULTURE.

Sending two children to boarding school has become a financial nightmare. Using our savings we will have to draw on our redraw loan to finish sending them to school. We have no other choice but to send them away, otherwise we would have to leave our home on the station and find work closer to schools.

Our children have access at home to a school in a paddock which is funded to yr 10, due to its remote location we rarely attract staff trained in secondary teaching which makes it extremely difficult to be educated at the same level as their city counterparts. There is no access to tutors to help students. We travel with our children 700km one way to their schools, to provide them with the same educational opportunities that city people take for granted. It costs a minimum of \$390 return per child to fly home for an exeat if you get in before all of the other boarding families, otherwise it can cost up to \$400 one way. We then drive an additional 75km to get home. Sometimes they have to stay in Adelaide as it is too expensive for them to come home. We receive no funding for our children to attend in Yr 10 but find that it takes students a full school year to catch up in their education and adjust to living away from home. This is too much to ask, given their work load and assumed knowledge when they begin Yr 11. We are dedicated to educating our children to enable them to become financially independent in their long term futures and have a positive impact on society. We are sacrificing money (\$100,000 per child) that could be put towards our own financial security in our later years to achieve this goal.

By the time we finish educating 3 children in secondary school (not tertiary education) we estimate we will have spent around \$750, 000 with only \$45000 in assistance and this is only on boarding and tuition fees. This does not include the fee charged by the schools for applying to be accepted by them, then the fee once you are accepted (add nearly another \$15000 in total for 3 children for these) Add in travel, and all the other expenses and it is quite frightening. However our priority is to educate our children and we sacrifice our needs and wants and work extremely hard to meet these costs. We then earn "too much money" to receive any further assistance but how else do we pay for these fees if we don't work harder to earn more money. The basic assistance needs to be raised and the additional means test needs to be realistic. If we are to educate our children, plan for retirement (e.g. personal investments and superannuation) and then live in the meantime, realistic assistance and means testing is required.

We are broke! However it is within the Australian constitution that every child in Australia has a right to an education. What do you do when there is no high school nearby and our internet service is of poor quality which rules out home schooling? What do you do??? My husband and I both work in order to give our children an education and there is nothing left over - we live like paupers That is the way it is but I would love to see the Government give us a break - especially when I see the money being spent within schools that as an outsider is not wisely spent. (My local primary school still has an empty building). I wish government would look at the overall cost of AIC and consider this is the cost of building a new school for all our bush kids where ever they may be, without the overheads - electricity, staff, rates, etc... Amazing concept that a 'school' is being built for our rural and remote kids without the infrastructure and staff. AIC is an ongoing payment and this school like any school needs upkeep - and this 'building' metaphorically speaking isn't empty!

We hope by choosing private schools it provides our children with further opportunity. When you send your children away, it is not through choice when you are geographically isolated. It is very disjointed for the entire

family but we have a right to quality education and it is vital for rural children to be exposed to the big, wide world.

Boarding school was not a surprise - because of our location we have known that it would be necessary since before our children were born. It even dictated how many children we had (we only had two). However every year the boarding and tuition fees are going up. We just paid our annual fees of \$80,000, despite discounts for paying the year up front/discount on second child and partial boarding/tuition scholarship. By the time our boys are finished their secondary education it would have cost us close to half a million dollars as airfares, uniforms and books are all additional expenses too. I would really like a return to the days when you were able to get cheaper student airfares. We should not be penalised every step of the way for living in a remote location.

If sending children to school is compulsory then the government needs to make this affordable for ALL parents. We sent 2 children to boarding school in 2005 for less than it costs to send 1 child now only 10 years later!

The expense of educating our children is a source of a lot of financial stress, we feel education equals opportunity but it is a constant struggle to meet the financial commitments to provide that opportunity for our children

We have only just begun this journey, but as we are about to take on a massive family farming debt to continue farming, we are extremely worried about how we will provide our children with the decent education they deserve. If we do not receive assistance, there is no way we will be able to afford to send our children away and we are fearful of what that might mean for their future. The government must support farming families who provide food - that which sustains all life - for our nation!

We have already put 2 children through boarding school over 6 years ago and then we at home with 2 younger kids have to go without and pull our belts in, this time with our school choosing to increase fees instead of holding them (some schools held fees because of the drought) we are struggling and have no choice of another school. Our city counterparts can get a FREE education for their children whilst we pay these LARGE sums of money. I paid my first account of \$14000 approx., for the first term and received \$1992 x 2 in AIC money. To pay all our accounts is from borrowed money. Please we are not a large group but it is time for an increase!

Thank you for the lobbying you are doing. Sadly the AIC allowance has not increased in line with the cost of sending kids to Boarding School. The fees just keep going up and up and up. Recently Cattle prices have risen for the first time in 30 years so there is a massive gap. Education is our priority but it is getting out of reach and AIC needs to be increased.

Without the AIC help we would not be able to send our girls to boarding school.

All students studied distant education via SOTA. Eldest daughter completed Uni over 12 months ago and is now working (finally independent...for 4 years study she was only eligible for Youth Allowance for 1 year...so hoorah!). She attended boarding school from year 10 to year 12. She boarded privately with family in Adelaide and attended a public school for years 8 & 9 for financial reasons. We weren't planning on sending our second daughter to school until yr 8, but she won a scholarship at boarding school that began in year 7, so we made the hard decision to send her then. She is now in yr 9. Due to financial circumstances we were unable to afford to send our son to boarding school, instead I moved to a town 300km south of our Station to gain full time employment and our son attends the local public school. My husband is at home on his own running the station. My son and I are in the middle 300km south and my daughter is at boarding school 300km south again. Life is hard - but we are getting there, just like many other families do. As someone once said, education is the greatest gift you can give your child - but we never thought it would be this bloody hard! We will get through the other end, but it has put immense stress on all of our relationships and mental health. Cannot wait to come out the other side! I am constantly envious of my friends that live in town - they have no idea of the struggle we have to go through to educate our children, they are very lucky indeed. While they are saving for their retirement while their children attend public schools, we are going into debt to educate ours!

Reasons for sending children to boarding school are wide and varied. All parents want an equitable education for their children with scope for a variety to subject selection for future study and career prospects. Small rural state schools boast a 'world class education' this is simply not true with rural high schools offering limited subject selection particularly in years 10-12. In my situation our local state school is P-10. Currently year 10 students who choose not to complete years 11 and 12 do not come away with any certificates or skills which best position them for job prospects.

This is the third year the school is without an ITD Teacher and second year without a Languages Teacher. The Feeder school in the next town also offers limited electives and not the broader range larger high schools offer, e.g. - physics is not offered as a subject. Unfortunately the decision to send your child to complete 11 and

12 in boarding has implications as electives which should have been completed at foundation in year 10 are unavailable. I personally know of a family who were unable to send their child to boarding earlier than year 11 due to financial circumstances. When the student wanted to select Graphics as a subject, she was discouraged to do so at boarding school because she had not completed Graphics in year 10 the year previously. Her previous rural school did not have a Graphics/ ITD Teacher, thus impacting on her choices. All parents want choice and have aspirations for their children, the restrictive choice of electives, lack of sporting and cultural experiences made unavailable in my rural state school and was the deciding factor in sending my children to boarding school. As a result my husband and I make sacrifices financially to afford boarding school fees. We have seen it has been absolutely the right decision in the confident, capable young man our son is growing into in preparation for tertiary study and seen our daughter grow and thrive in self-esteem and cultural accomplishments a larger school and boarding education offers. All families should have choice in providing their children with the best education possible. Increasing the boarding and tuition allowance would make it more affordable for more families to make these choices.

Educating our children is the best thing we can do to provide a future for them. The crippling drought in NW NSW has caused massive stress & anxiety across our family. We have seriously considered splitting our family & myself & the kids moving to a bigger centre, but my husband has been under extraordinary stress with the drought & for his mental health support we have stayed... we have only managed by adding to our farming overdraft. . We still have another 2 kids to put through.

Our family has no option, there is no high school for our children to attend. The social isolation of distance education was not appropriate for our children, they need the experience in a wider world which is why they are boarding. Financially it has been tough, and we will be repaying money for years after they have finished. Add the upcoming costs of university and I think we will struggle. Our yearly fees have increased by over \$7000 per year per child since starting 5 years ago, AIC has increased by a few hundred. Rural and remote children deserve equality in education, and your ability to pay should not be the only determining factor.

We now have two boys in boarding school. We can support one child at school financially, but to have both children attending we have had to sell off various things to make it work. I couldn't meet the full cost of the fees for the start of this year which must be paid in advance per term. I contacted a charity organisation for assistance, they were able to assist in a small way. This assistance was a once only. I am very concerned that we will be unable to support both children away & we may have to choose to bring one child home to do Distance Education. How do you make that choice?

Boarding school is a necessity not a choice for us as it is many other rural & remote families. Boarding school has provided many opportunities for our children they would not have been able to access in our community however I feel the most important aspect for our kids being away at school in the past few years has been to escape the drought. The school routine and extracurricular activities have given them positive distractions from the heartbreaking circumstances at home and buffered them from some of the daily hardships they would otherwise have to face. Providing our kids with these opportunities has proved to be a heavy financial burden as the gap between the "real" cost of education & living away from home expenses and the available government allowances increasingly widens.

Our school of choice for our children doesn't provide any sibling discounts. While we only have one at boarding school now, with 4 children still in primary school, we will have a lot of years with 3 away boarding at the same time along with the older ones studying at University. There's certainly a huge financial cost when choosing to live and run a business on the land while simultaneously raising country kids!

We want to live on the farm and stick with farming. We are not in financial difficulty. We simply want our kids to have the same quality education we had at private school. We understand and expect to pay for. But we feel, for equitable access to this education the AIC grant needs to cover the boarding fees. We expect to pay for books, uniforms and extra expenses. But we think it is fair, given what we produce on the farm and contribute to the economy by farming, that our boarding fees should be fully government funded. Our local high school only goes to year 10 and does not offer 1/4 of the opportunities we pay for in private school. Equity as primary producers and remote residents is all we ask for.

The cost puts extra burden on all the family (emotionally, physically & financially) as we are in drought conditions and wonder how long we can keep up without going under. Our children suffer in the long run and often return home to ease the workload and make sacrifices they shouldn't have to for us to get by.

It is bad enough that we have to struggle financially. But we also have to struggle emotionally. If the financial burden is eased it would take a little pressure of the emotional burden.

The impact on our family is huge. We have been trying to plan and save since our children were born hoping to cover the costs of their education. This often ruled us out when applying for some of the drought packages and other assistance. This is so inequitable. The government fundamentally should be educating our children. Instead we are bearing this massive cost burden because it is not economically viable for them to provide schools and transport options in these small rural areas. It is a situation that puts a huge pressure on us and our children as they know we cannot really afford to have them away but then the government legislates that we must.

Schooling is expensive but when you have no choice but to send your child away you just have to do it. The gap is just getting to big, we go without so we can pay school fee.

Due to the proximity of the house on our sheep station to the rural town (9.1km), we do not qualify for ANY Assistance for Isolated Children (AIC) under the distance rules. For at least 10 years there has not been a bus run for our children to travel to town for school. Our case for financial assistance is not only in the context of educational disadvantage, but is also in the context of the compromise to our business that we make in attending the local state school. My husband and I operate a wool grazing enterprise, there has been no school bus for many years, therefore requiring us to transport the children daily to and from school as well as many hundreds of kilometres every week for their cultural and sporting pursuits. Our business does not operate around school hours, so if we are going to compromise my ability to work in the business to school the children locally, our expectation is for educational and extracurricular outcomes similar to our provincial and metropolitan counterparts. Further, from a telecommunications perspective, we are unable to have an internet plan with adequate data and bandwidth for our children to undertake homework and school assignments from home. The current criteria for financial support is totally inadequate in the context of very remote students. Today society advocates that equitable education is a right not a privilege. There is significant data supporting the fact that there are far fewer tertiary entrances from students in very remote locations. No longer is geographical proximity to a school a valid consideration of an educational offering, the educational options available should be in the context of a school's performance as measured by student outcomes and transition to tertiary institutions. The State School average OP is 15 - nowhere near what is required for tertiary entrance into UQ. For our three academically oriented (2 classified as Gifted & Talented by DETE) children the local school is not adequate. Increasingly families like ours, located in remote locations, are separating their families in order that their children have access to an equitable education - financial support is required for second homes as well as the skyrocketing boarding school fees.

Rural families need a lot more financial help as the costs have increased considerably!!

The financial burden is affecting our relationship, and I fear the financial stress may be affecting our health also. I worry about how we can pay the bills now, but also the money we are now spending we won't have when we are older and approaching retirement, so I worry about what will become of then.

We are a farming family in a very small location where we travel great distances to shop, play sport and socialize. Education is also compromised with limited resources and our small schools closing forcing, long bus trips and long days for our children. We don't have an option but to send our children away. The funds we receive from AIC are invaluable; we noticed how much do when our youngest went away in year 7 Middle School and we didn't qualify for him. School fees are incredibly expensive and just get written into our budget first every year. It's a priority, there's no other viable choice. We paid out over \$100k one year when 3 of our kids were away at once, and we endured a drought that year. It could cripple a business, fortunately it didn't but it is incredibly stressful to continually face these high costs without more assistance from allowances. Please help rural families give our children an affordable education.

This is a major issue for our family and something which is discussed frequently. It is our opinion that a substantial and sustained increase in financial support is urgently required to keep families in the bush and on the family farm. My children have a right to access an affordable and decent education and my husband and I have contributed significantly by paying our fair share of tax.

This is just our first 2 weeks in boarding school for our first child. It has surprised me all the extra things that are not included when they were advertising school fees, uniforms, books, computers, extracurricular (that they encourage) music, taxis to sporting events. How do they expect us to do all this? We are only wanting something that all kids need and should have, an education!!! I wonder every day how I'm going to send all 3. It's scary.

To meet the costs we look at it term by term. Using savings from wages is normally how the costs are met. Me (the mother) has off farm income. I have a job in town part time which is (75km travel one way). I try to ensure I get enough "town" work to cover the out of pocket expenses for boarding fees. I am actively employed by 4 different employers in town as that's the only way to get enough work to cover the fees. We are lucky and have an employer that makes a contribution so that makes things a little easier but sometimes it feels like punishment when half goes in tax as Fringe Benefit. In the beginning, when I didn't have alternative employers set up, we were lucky enough to get a bit of start-up money from our family to meet the initial costs. Paying boarding school fees is a huge adjustment to your personal finances and doesn't matter how prepared you think you are it's still a bit of a shock. But when no other practical options exist (no high-school) then that's what has to happen to educate the children and that's what all families are doing to give their kids equal access - paying. :)

I have three children away at the moment my husband works off farm 7 days a week as well as at our own farm just to help pay for the children to go to school. We send our children to boarding school to give them opportunities as their closest high school is 170kms away from our home. We do not want our children's education to suffer just because of our isolation.

This year the Boarding School my daughter attends has no new paying students from the Western region of NSW - a first. The reason is simply the expense. The AIC allowance has not kept pace with the increases in Boarding School expenses & families have had to up & leave to finish their children's education.

We have five children that will all board to attend secondary school. There are many hurdles that must be overcome to achieve this. Perhaps one of the most disconcerting, is the extra financial burden the shift of year sevens to secondary school will place on us. The government imposed these changes to the education system, with no apparent extra assistance to regional families. It is not just the boarding fees, but the tuition fees that are an extra burden, as the children would still be at home at the local primary schools, if the changes were implemented. The other hurdle that we face is the distinct lack of the AIC assistance to adjust to the inflation of Boarding Fees. Fees are inflating at a far higher rate than the CPI, resulting in the assistance we receive becoming decreasingly effective and therefore relevant. Either the AIC assistance is adjusted at a far greater rate, or the government steps in and caps boarding fees in Private Schools. Increasingly we are seeing the relocation of wives (sometimes entire families) to the cities to eliminate the cost of boarding fees from the financial ledger. Regional families and thus communities are being torn apart by these actions. Younger children move to the city with their mothers, resulting in decreased numbers in the local primary schools and sporting clubs, both of which will be closed due to the lack of numbers. Relationships and marriages are pushed to breaking point with the advent of weekend fathers/husbands. The repercussions are vast and varied, none of which are pleasant or sustainable. They are the "salt of the earth", the people who choose to endure physical and emotional hardship in the harsh Australian Outback because they share a love of it that was started for many, as children.

At one point, 3 years ago, we had 3 children at boarding school at once. That was the most we have had to pay. However, since we now have one at university as well as two at boarding school, costs are adding up again.

Unless you own your own business/ farm - it is virtually impossible to send your children away to school even when the options are either a completely unsuitable facility or a 1.5 hour one way trip to a larger town.

I have had to move to town to work to meet costs of school fees. And with 2 in school next year I hope I can get more hr where I work. My husband works the property and also has an off farm income to help ends meet.

We have chosen to work off farm to enable us to educate our children, this places a huge strain physically, emotionally and there are quite a few personal sacrifices.

We are currently paying all of my "town job" wage to boarding school for our twins. We have one more child who will go in 2018. At this stage the farm will have to pay for her but if there is a bad year or drought on the farm we don't know how we will pay for her. All extras and luxuries such as holiday have gone as these use to come out of my wage.

We find it difficult as we have no options locally for secondary or tertiary education. We get assistance for secondary, but tertiary we get no help at all. They don't seem to take into account you have no other options and have multiple children. So we have 1 still in boarding and 3 in uni and we "earn too much". ??? We just keep growing our overdraft to pay for it all and will hope the seasons are kind to us in the future.

My husband and I currently both have full time paying jobs as well as the farm. Our quality of living is reduced by the sacrifices we need to make to send our son away. At the moment, we only have one child away, I honestly

don't know how we will manage when our second son goes away in two years. I will have to drive to town at nights to work another job on top of what I already do to help pay for it.

Our son is now in year 11 and I have noticed the gap in the AIC allowance and the Boarding fee grow further apart since year 7. We are fortunate to receive AIC and not have to pay the balance of the Boarding fee set by the School. If we did have to pay the gap between the AIC and the Boarding Fee we would have to ask for more help from family. As it stands, our self-funded retired parents have been the position to assist with two lots of tuition fees over the past 5 years when drought has decreased our income dramatically. Drought is one thing that we as graziers cannot change. We can manage some aspects of drought however it is difficult to make enough dollars to meet the basic property running cost let alone school fees.

We knew boarding school was going to be expensive so when our children were still young we purchased a small investment house in a remote town to help us with boarding school expenses. We had to sell the house recently because we couldn't afford to have money tied up in a house with 2 kids in boarding. That money is nearly all gone because we have used it to help pay boarding school fees. All of our savings have since been used so we now rely on our wage and the scholarship our girls were lucky to receive to keep them at the school. Without the scholarship we would have to shift our girls because of the rising fees.

My husband is a farmer and I teach. All my income plus some of his goes towards educating our children which I feel is extreme. We missed the isolated children's money for travel by 5km the children spent 2 hours each day travelling to local high school which still did not meet criteria for help. I feel very sorry for cases where families just miss out on help and spend a lifetime trying to educate their children like their city counterparts with a lot more expense. The difference in education between the private school and the local school is very extreme!

My 2 children board at the hostel because my daughter is a type 1 diabetic and the bus time of 2 hrs per day would have been very detrimental to her health. I have no choice but to board her but being only in receipt of family allowance and carers pension...i am paying the hostel fees but no other bills and I'm going further into debt each term.

Not only do we relocate and split our families but we leave our small communities. These communities suffer as volunteers, membership, opportunities and support is dramatically reduced and the communities cannot recover. The financial burden placed on these families usually means that the family has to withdraw from a lot of activities in the community to conserve money. If a family relocates then the younger children go also which results in primary school numbers suffering.

I'm almost at the end of schooling my children and saved for their secondary education from the time they were born but we'll be paying for it long after they leave. The wellbeing of our children when they are so far from home is very important to us and understand that care the children receive does come at a cost but families can't be expected to pay these huge fees. All of the hostels in rural areas have closed so the only option we have is to send the children to private boarding school which have high tuition fees - families need assistance with these fees. The additional boarding allowance needs to be increased by \$10 000 to make a real difference to families.

At this stage our family is going to separate. As we can no longer afford to board our son cause we now have another child needing to board. We now have to split the family up and leave my husband behind and move to educate the kids. We may even have to sell the property if we can't handle the pressure and expense of being apart.

Having your child move over 1900km from home at the age of 11 to access the appropriate education is not a decision any parent takes lightly. Living in a very remote part of the NT, the decision to look to boarding school for our children is a necessity. Our family makes sacrifices on every level to enable our son to have a rounded high school education that we cannot provide him living over 400km from town. As parents it is hard enough to prepare financially and emotionally to send a child so far away to boarding school... We can only imagine how difficult it is for an 11yr old to deal with the separation of his family and home all the while understanding the monetary hardships and emotional strain faced by his family to get him to high school. We expect great things of such young rural children.

If it wasn't for the partial help from maternal grandparents we would not be able to send all our children away to boarding school at year 8. Our state school only goes to grade 10 so we are only able to access AIC for the final 2 years of our children's schooling. Educating children does not stop at grade 12 as we are now trying to help/fund our eldest on her university journey. If AIC was more in line with our boarding fees then we would not have to struggle so much and be more financially able to help our other children. Thankyou

I don't have a boarding school story, as there is no way that it was even an option for us for educating our four children through secondary school. Instead, we've shifted into our closest town (100km), purchased a second home and this is how it will be for us for the next ten years. My husband is at home, and we are in town throughout the school week. This is causing family and relationship stress, as well as business stress with all of us not there to help with the workload, and financial stress with paying a mortgage now as well.....but at least we'll hopefully have something to sell at the end of it rather than sky high debt of boarding school. That would have crippled us. Uni costs will be something else!

We did have our son at boarding school...but the boarding fees just got way too expensive for us to have our son at boarding school. With a very low wage...we could not afford to keep him there so we had to pull him out and send him to a state school that is over 3 hours away. The little bit that you get from AIC is not enough to help with the everyday living expenses and the way everything has gone up....I feel for the ones that do have to send their children away...cost of living is enough without having to fork out thousands to send a child to school.

In my own community, several families are separating and relocating to town to access an affordable secondary education. It is cheaper for them to send all of their children as day students than it is to send one as a boarder. Decisions made by families to relocate is impacting the family unit, small school enrolments and staffing, and small rural businesses. Rural communities want to encourage families to stay. But the cost of a secondary education is forcing an increasing number to leave.

We live in a town with a Jnr high school that does supply the adequate tuition and programming to effectively provide for our children as we live in town we are not able to receive any extra assistance which is wrong. If you live in a rural town some 350km from where we send our child we should be able to access isolated assistance but we can't. It will cost us over \$100K next year for 3 x children to attend boarding school after tax.....

We have three children. One at University that we have to financially help at the moment because she has not yet been approved to receive the youth allowance to support herself through so with this it is VERY hard for us to afford to send our 2nd daughter to boarding school to get the education she so strongly desires at an agricultural boarding school

It is important to remember each child is an individual and families need flexibility to choose boarding schools that suit each child's unique needs (not a one size fits all approach). I have a child with learning difficulties and want to find the best boarding school to support this - this may not be the most suitable school for his siblings needs though. It also may not be the closest geographically. There are added financial burdens associated with this (no sibling discounts, more travel etc.) but I do not want to disadvantage my children by putting them all into the same or closest school just because of financial restrictions.

We send our children to boarding school so that they can have the opportunity to not only get an education without sitting on a bus for 3 hours a day but to participate in sport, music etc. that we physically cannot give them the opportunity to do. The fees keep rising but our income doesn't go up to compensate that, without the assistance of AIC we would find it very difficult to meet these costs.

I have 5 daughters the youngest will finish in 2028, having the continuing expense on our family, the boarding school that offered the most sibling discount and scholarships/ bursaries was the deciding factor for which school we would send our girls to.

My decision to send my child away to school is purely about the opportunities that our small school simply cannot give. Mainly around Curriculum and lack of commitment or ability in this small school.

The gap between allowances and actual fees is too great.

We are 40km from the bus which equates to a 160km per day trip for me. The children then travel 20km on the bus each way. The internet is so slow where we live we were unable to home school our children and made the difficult decision as the travel and extra curricula activities increased to send our children away in year 6 and year 5 respectively. The substandard level of education in regional Queensland also had an impact on our decision as we knew our children would have a lot of catching up to reach the standard the urban private schools expect.

The increasing expenses of other things that are required now our sons are at boarding school include: Upgrading internet services at home to allow for homework (more used than when they were on School of the Air), supplying mobile phones + accounts, extra pocket money, bus tickets, laptops, increase in the cost of insurance to cover any accidents, etc.

Every Year our fees for boarding schools go up by 8%, we started boarding in 2002 and we will finish in 2021- we have no choice regarding the decision to send our children to boarding due to geographical location, but is becoming impossible for families to be able to continue to pay boarding school fees!

Out of pocket expenses should also cover travel costs in getting your child to school each term, the costs to visit your children during term, and accommodation for these trips, not everyone has public transport from their home to where their children need to go away to boarding.

I have relocated to town for our three daughters to attend secondary school as opposed to boarding. It is more cost effective for me to work in town and claim the second home allowance than have three boarders away and me at home on the property with no income. Ideally I would like to return home to my husband and give our daughter's the education and experience they deserve in a boarding environment, but would need to see an increase in the boarding allowance to be able to do this.

We are sending our son to boarding school next year, but have chosen to maintain a second home in the closest town which is 75km from our property, to give our child the best start to education as possible. We did not want the problems associated with communication which families have experienced in the delivery of School Of The Air.

We have educated 6 children and sent them all to boarding school to try to give them every opportunity to gain a good education and learn to socialise with others. If it wasn't for the fact that we breed and sell horses over and above our wage for managing a property we could not have afforded to send them to boarding school. For families on wages that live in rural and remote areas the gap is too large for the assistance we receive and the cost of the school fees. It has taken all of our income just to manage to keep them at school. It is concerning to us that this has stopped us from investing for our future. Such as a house or other investments for our retirement. Our Super is also minimal. However having said that it is the sacrifice we are prepared to make to give our children the best start in life we can give them and we believe this means sending them to boarding school.

The costs of education in the regional areas is getting out of hand, we have few other options for education so are forced to borrow more money.

Thanks to drought leading to, little or no on farm income have had to work off farm to pay for education currently have 2 jobs and next to no savings left.

This is our second year of boarding we did not look out of our state at other boarding schools because the price simply made it too expensive for us to consider. Boarding has been challenging and i have wondered if the school is just not the right fit for our child or if we would be facing the same issues at any school we chose? Our child's preference was to travel interstate.

Our daughter attends the only boarding school she successfully gained a scholarship for. We applied for several schools.

Education costs are by far the largest expense of our household budget - the escalating costs are increasingly harder to accommodate

I work very hard off farm in my own business that I started when the boys went to boarding school so that our farm debt would not increase to cover the fees. So far, it is working but it is a real struggle. Three more years to go of boarding school fees!

We chose to send our last two to a Catholic School because the tuition is cheaper and so was the boarding (by a little bit). We could not have afforded the school of choice for the boys.

I have to work full time to raise the money to educate my children. This takes time and money from our drought affected business of beef cattle raising.

We don't have a choice to send our kids away to boarding school. We have to find the money either way to give our kids an education.

We live 80km from the nearest high school at it goes to year 10. Our choices for high school education if we wish to continue earning money on a property and keep our family together is one only Distance Education. The children would see their classmates four times per year. There are two other options and they both involve splitting the family. Boarding school and Mum stays at home with younger siblings or Mum leaves Dad at home and she moves to town 100km away for grades up to Year 10 and 300km away for up to year 12. Also note that

at in Years 7-10 there are less than 5 students in each year level. We have chosen a boarding school that is 1100km away. Yes there are ones closer but we need the support of family and friends in that city. It tears us apart to split our family up. The siblings don't speak to each other for 3 months and we as parents only speak to the children weekly. We accept that as our choice to send children to boarding school with the allowances available to us. The problem that is tearing relationships apart is the financial strain of increasing boarding school fees. The costs restrict us from choice purely because of our residential location. We have budgeted for fees but we did not budget for the increase in fees. Perhaps the AIC allowance can budget for these increases too, just like we have had to adapt.

As parents we believe it is absolutely essential that our boys get exposed to life outside the station as this is all they have grown up to know but without increased help from the government it is going to make it harder and harder for us to sustain the cost of the ever increasing boarding school fees. Every year level the boys go up the fees and tuition increase at least a couple of thousand dollars which makes it a very, very expensive exercise considering we are financing it on borrowed funds. We really appreciate any help and support we can get for the children.....our country's future.

The cost of boarding school and tuition is not supported by the 'general farm income'. Yet, there is no choice to send isolated kids to boarding school. It is essential. If we, as a country and society want farmers and want our communities to have families that live in them, the tax payer needs to contribute to an increased boarding school allowance for these children and their families.

We are 430 km one way from where our children board in the small country town. There is no public transport anywhere near to where we live so we must pay for all the travel, including when the boarding house has a closed weekend every term.

Now with the Flying Start program families have the extra burden of now 6 years boarding costs per child and then Uni expenses? That is why many families in my rural area are making the decision to split the family- dad stay on property and Mum moves to town to school the children because they might as well pay off a little unit/house in the town rather than pay the astronomical boarding fees. Let's look after the rural families and communities.

Maybe a HECS scheme 4 years of drought has us on the edge.

Whilst not considered by this survey and as part of the allowances set by government the extra costs associated with boarding school can add up to significant amounts. Uniforms and textbooks etc. are mandatory regardless of day/boarding status but costs can be significant if you have growing teenage children. However many other costs occur as well - I am aware that day families would also have these expenses but they do not have the extra boarding expenses we do. I also have a tutor for one child - and have had one for 5 years - 4 days/week @ \$70/hr. this is because he has additional learning needs and requires specific one on one support to succeed. It is not because we want him to be an intellectual powerhouse but because he want him to succeed and be confident in his abilities as he has extra hurdles to jump on a daily basis. This has come out of our private income for the past 5 years and this year, the 6th year of tuition, will be his last as he finishes school this year.

Would just like to make it clear that it is not just the boarding and tuition expenses it is also the fuel and food expenses to get to the school. We drive 10 hours one way to collect our daughter from boarding school and the fuel certainly adds up....almost \$500.00 round trip. That is half a week's wage just for petrol.

Having been in extended drought in our area for 11 out of the last 15 years, we have had very diminished income levels, thus not a lot of surplus cash flow left over after operating costs for the property come out. We have been doing off farm work to have the extra income to pay boarding school fees. Last year we also relocated mother and daughter to the city where the school is and put the daughter in as a day student to try and reduce our costs. This has a big impact on the family life with Dad being left at home to manage a property in drought on his own and the rest of the family being in the city either boarding or day student . This year we have both children in full time boarding, mother working in the city and father at home on the property also doing off farm work when he is able. How many city families have to have their families split up like this to in order to educate their children?

In the lead up to sending our children to boarding school we wondered how we were going to make it happen. My husband is 4th generation on our sheep & goat property and at the time a shearer making minimal income but dreaming of one day owning the family property. We were lucky. Within a year of our first child leaving for boarding school I got a job at the local school (at the time it had 12 students) and also had an opportunity to expand my business to a larger town.

SO HOW DO people afford it when they have a couple of children sometimes going through boarding school at the same time. We are at the mercy of the weather. It's part of living a farmer's life. We don't expect a free ride but some compassion and understanding would have made life a lot more manageable and lot less stressful.

We send our children away to boarding schools to expose them to the opportunities of a better education and to participate in extra circular activities that their peers living in regional cities have available to them. Our children would not get living at home enrolled in distance education.

Living in the bush, we don't get a choice! If we want our children to experience lots of different avenues in life, we can't keep them at distance end and our properties forever. There is no way I would move away from my husband and the property, that would cause more stress than it would be worth, I'd rather scratch and save to give my children new experiences and send them to boarding school.

10 years ago when my eldest started at boarding school in year 7 in NSW her total boarding and tuition was \$28 000, 10 years later my youngest is in year 11 and her combined fees for this year are \$55 000 after a 10.5 % increase on last year's fees. 4% increase on tuition and 6.5% increase on the boarding component of the fees. Taking into account the % NSW fees are rising each year I estimate my youngest daughter's fees to be double on finishing that I paid when my eldest commenced. 100% increase in 11 years.

We have been very fortunate to have had assistance from AIC and our child was motivated to apply for a part bursary which has helped to get him into the school of his choice. When it comes to leaving home at 12 years of age, it is important that the child is willing to go to school and is part of the decision making process. (But nothing can take away the initial emotional wrench of leaving home so early).

Our child viewed attending boarding school as a means of gaining opportunities which would not have otherwise been available with home schooling. He participated in Distance Ed from our property for 3 years in lower primary (but was very happy to attend main stream school for years 4, 5 & 6).

It was not sustainable for us as a family to remain in town for the following 6 years of high school. As an only child he very much needed contact with peers. And we have done everything within our means to make the transition as smooth for him as possible. Funding has been vital to us in giving him every opportunity to succeed. And to this point we have been well rewarded by watching him grow into an independent, polite young man. Being able to attend a boarding school though very tough on us as a family, gives him the best opportunities for his future. He has been able to attend TAFE of an evening to gain welding and engineering skill in year 10 and is currently doing Automotive through the school based TAFE interface. This will allow him the possibility of taking up a trade at the end of year 12. Funding is vital for country children to get the opportunities that are available to children that live in medium to large country towns and cities.

Unable to send them without off farm employment which is FIFO and entails being away for weeks at a time. Our school has increased the fees by over 50% since starting our first child in 2009. Last 4 years have been a drought which has not yet broken so off farm income for school fees is a necessity.

We unfortunately are not eligible for isolated financial assistance because we live too close to a small country town, however we have chosen to send our children away because for my first child who is currently in year 9, at boarding, seeing a child start high school in our small district school in Yr7 because we were prepared to give it a go saw within 6 months, a depressed child that lost her spark, plenty of shouting and tears flowed, we thought we had lost our lively spirited motivated child for good. There were no friendship issues, she had an okay class however if you are in a class of just 11, add in your social issues, discipline - some of these students come from school of hard knocks, resources available for extra help or extension - none - this leads to discipline / social issues as students' needs are not met. Very hard to learn to your full potential don't you think? (Very common in small district high schools with only 30 students.) When there are so few surely you can see that one's full potential in these little country district high schools is not being met.

My daughter has regained her spark, made many new friends her age (of which she had little here) and the turnaround is amazing and testament to us making the hard financial decision to send our child away. Our second child however has gone in year seven, this breaks our heart, and she only has one other girl in her year group. Again massive social issue in her class over time - limited resources have seen her education behind (we have received phone calls already from her school in Perth about her academic level being behind and she does not have a learning disability.) We could not take the substandard education that her class have received anymore and 50% of her class have walked out the door last year leaving 5 from her class left. Does that not tell you something?? I have had a very lonely girl for years but she has managed. Two weeks into boarding school we are excited because we have friends our own age, she is able to pursue her love of tennis in a team of girls her own age, she is finally able to receive help academically we just pray it's not too late and hope it gives her

the chance to further education. I can assure you that staying in her home town for high school would not have assured that. My girls also would not have been able to play hockey this year as they would need to play in a women's team and would have been sitting on the bench each week but for safety reasons one of them would not have played at all being quite small. How is that great for the teenage years? Limited sport or no sport. There is no hockey for their age group. Have you also completed the statistics on how many students that stay in their local high school to year 10 complete ATAR and move to higher education? Maybe it's time to take a look. These decisions are not taken lightly to send our children away, but we feel we have no choice. Financially it is very stressful, we go through periods of grief as a family is split up and little ones left behind. Friends are leaving town because the savings made will never cut it. Our local clubs are suffering volunteers because those leaving are generally the ones that volunteer the most also we financially are all trying to save every dollar so giving financially to our local communities is becoming less. The assistance given to those already is not meeting the rise in school fees, and how is it fair that my friends 15km up the road receive that assistance and we do not because we don't meet isolated requirement? It's time to take a look at this, readdress it, and make it fair to all. It is hurting rural WA. There is limited money to reinvest out here.

It's hard; most days as a mother I would like to move to the city to make a home with my children for their high school years. Our school goes up to year 7, now year 6. But I would be sacrificing our farming home, time with my husband, and the dual expense of running two households. We have 3 children, we have been saving since their birth for educational opportunities. We will make it happen as that's our natural parental contract. When I went to boarding school I heard this a lot "boarders are the backbone of our school". Country kids are unique, they bring a lot to the table. Financial support for the option to better our children's' life through education is greatly, greatly appreciated at so many tables. Close the gap and thank you for your lobbying efforts in making our voices heard...

We are lucky and have had only 1 year where 2 children were away at the same time at full fee paying schools. And even then one received a partial scholarship. However, with our 3 children spread out in age we will have 14 years of boarding school fees. When my first son started in 2012 fees after six and Baha were 30,000, this year Fees after AIC and Baha about 35,000 for one child. In 2025 when our last finishes I am too frightened to work it out. But let's put it this way our income does not increase by the same portion each year to cover the extra. And I am grateful that I will only have one go through at that time.

Many families in our area with more children than us are moving to town as a more viable cost option, especially since children now have to start in year 7. This impacts heavily on existing primary schools and communities. Further services and facilities are then lost. Dads are becoming FIFO style workers on their own properties.

We have two children away at boarding schools and two yet to go. With the changeover to include year 7 in high school, we are outside our budgeted savings by \$50,000 if the children attend the schools their siblings are at. We are currently in a position where the next two children may have no option but to stay at their small local school with rapidly dwindling numbers for 1 or 2 years longer with the increasing fees and 1 extra year of boarding (high) school putting us outside of budget for them all to have the same opportunity. The schools their siblings currently attend are some of the least expensive in the Region. I have applied for bursaries at other schools, but even with a full (tuition and boarding) bursary for 2 years, it is still cheaper for me to send them to the same school as their sibling despite it not being well suited to their needs and pay for 6 years, than to pay for 4 years at a more suitable school. The fees are mind boggling astronomical - I do not know how anyone who has not aggressively saved for 10 years as we have done can possibly afford it. We are not sure how we can afford it, but will find a way. There will certainly be no capacity to support them through any further education.

Yesterday I received acceptance confirmation that our younger child had been accepted to start boarding school in y7. His older sibling's education suffered because he didn't start in y7 and instead was in a small class of 2 remote children and 7 children filling up his class that we enrolled as school of last resort options. I worry about the additional cost, whether my younger child is ready - will there be other y7 boy boarders so he won't be the only one with a bunch of kids 12mths + older than him and also that family will continue to provide assistance. We have saved for our kids to attend boarding school since birth and by all standards receive a modest income. We are really grateful for the AIC allowance but it doesn't truly support us enough. Any changes made to AIC would need to be mindful that in SA even when our property is in drought out it may not be eligible for assistance provided in eastern states. Drought in the periods of our kids schooling is of real concern to our ability to afford to have our kids educated.

I would love to keep my children at home but have to send them away due to distance and so have to pay the expense of boarding school. Once again, I feel economically disadvantaged because we HAVE to send them to boarding school. For us it is not a choice!

Our choice was to send our daughter to an all-girls public school this means boarding or her accommodation and that means we are out of pocket. Not fair as we are all entitled to our freedom of choice.

We live in remote Australia and are penalised for sending our children away. We are not eligible for any assistance for wanting a better education for our daughters because of the local school with over 70% indigenous and huge social issues. We don't want to leave where we live so husband and I work full time and everything goes into school fees. We live in remote area but not on a farm so are not eligible for any assistance. You shouldn't be penalised for wanting to provide the best education for your children.

An increase in assistance would be very generous and families would be grateful

At times we have been unable to meet the yearly costs of our school fees, especially when we had three of our children there concurrently. In such periods, our debt to the school just kept increasing until it reached \$80,000. At this point, in sheer desperation, I was considering selling any of my jewellery, getting a personal loan etc. In the end I went to the family to ask if they had any solutions & the debt was cleared against my husband's inheritance. Parents, when it comes to educating their children, will go to great lengths to meet their needs. Obviously the lengthy years of drought, over the last 12 or 13 years, have impacted on our situation however the gap is growing between the allowances received & cost of education.

We have tried to find the least expensive boarding college due to farming financial issues. AIC money is a godsend but boarding facilities increase 1000/yr.

The cost involved in educating our children is getting out of hand, the help we receive through AIC is the only way it is possible, but we feel the costs are rising so much every year we are having to take out bigger overdrafts and loans. The right of every child to have a good education in rural Australia is becoming very difficult to maintain without plunging us all in to huge debt. AIC ALLOWANCE doesn't even cover a quarter of the cost of my children being away and then the added cost of paying for accommodation and food when you go to visit them. Please help us-please make education more affordable for rural families or soon we won't have families in the bush anymore only foreign companies taking over our land as we cannot afford to stay...

Educating our children locally was always our choice, however the boarding facilities for our daughter were not suitable so we chose dormitory accommodation and our son has since gone to boarding school in Perth. Due to the boarding cost differential this has placed us under severe financial pressure.

Living in an isolated area is very difficult when you have to send your children away to attend school. Having to pay large amounts for schooling, makes it even harder.

The school fees come out of our taxable income, it should at least be a tax deduction to send them to a private school when a state school is too far away.

The school fees have been going up without exception every year that we have had children attending boarding school since 2008 by an average of \$1,000 per year per child. It is extremely difficult for us to have to meet these increased costs especially when having more than one child attending at a time, and compounding problem of many years of drought. We find it has been a struggle to keep sending our geographically isolated school children away to boarding school, and have had to compromise many other things in order to afford to do this. We are 800km from the boarding school our children attend and consequently have found it very difficult to attend many of their school functions or sporting events either. The AIC allowance has not kept pace with the increase of sending children to boarding school. It has been unchanged for many years and finding the additional money to pay the difference between the allowance and the actual cost of boarding school has been an additional burden on our grazing enterprise that has been drought declared for the past four years. I don't know how people will continue to afford to send their children to boarding school in the future due to the continual increase in the cost of tuition and boarding, as well as the cost of travel and any extracurricular activities.

Many people will either have to leave the bush all together to school their children or have to split their family up into nearer towns to try and keep educating their children. Our bush children who are mostly geographically isolated also need a quality education available to them, as they are the future farmer and graziers for our Nation. If we don't support these families then Australia will continue to bleed the critical numbers from rural and regional Australia.

Our boarding fees went up 6% this year to \$24 400. It was wonderful that there was a rise in AIC but it is not keeping up with fee increases.

The extras that no one accounts for is the big expense. Especially the extras that are on the boarding school account; which are not included in the fees. I.e. account tuition fee, account boarding fee, building fund fee each term! Also, travelling to see the children, accommodation, fuel etc.

2013 - 2 children in boarding school and 1 at university combined with very low cattle prices made meeting boarding school fees very challenging. The drought then impacted as well but as 1 child was in year 12 we struggled on. If the children had been in lower grades, they would have been moved back to Distance Education to lower expenses.

In order to be able to afford to send our children to boarding school we have had to let staff go from our cattle grazing property. We now try to muster when the kids are home.

Being out of pocket for two children away, to the tune of \$30 000, is crippling for families in rural / remote Australia, especially having suffered the last 4 years of drought, on top of stagnant cattle prices for 18 years. Government support for education of country teenagers should be more closely aligned to actual costs we are incurring.

I realise that we choose to live where we do. Our closest State High School is 80 km one way with the bus service been 40km. It is not a School you would choose to send your child to so for us like so many other parents we have decided to provide our child with the best possible opportunity at a decent education. We are fortunate that we only have one child to educate and while expensive and most times unaffordable we feel that it is manageable. So many of our friends have two if not more children at boarding school and quite often this is the case for numerous years. If we had to educate more than one child for us it would be unaffordable.

I have completed this survey because although close to a rural town the standard of education and results is extremely poor. I pay 42000 for a boarding school to receive a higher standard of learning definitely not available in many rural towns ... Due to difficulty attaining and keeping quality teachers.

Our girls go to a private catholic college which makes it a little cheaper than other private schools. We still struggled with 2 away at once we needed to find \$60000 for the year before we even put a crop in the ground. Puts a lot of strain on a family when the stress of losing their kids is enough. My first 3 went as yr 8's but my last baby will have to go as a yr 7, just another year of school fees and she should be home with family for one more year not made to grow up and get minded by strangers through her most difficult changes in life. I am thankful for boarding but they go away far too young and it costs way too much

We don't have a choice in sending our babies away from home!! It is such an unnatural thing to do.

I believe the money provided is very useful and appreciated by us. I would not have been able to send my children to boarding school without this assistance. Thank you for the contribution!!!

I have got off farm part time employment to try and make the ends meet. Times are extremely tough and we will be paying for this for years to come. I don't begrudge paying as our children need a good education. We have also had three extremely tough years where we produced only enough grain to have seed recovery for the next year. In all the drought funding there was no extra funding for drought affected producers. When areas are affected by a natural disaster, and especially for years, funding should be available for automatically.

My husband and I are on a small rural property and have to have off farm income to survive, the extra burden of boarding school is a luxury we cannot afford but hope to pay it off one day, as we want the best for our children. It does not leave much to retire with if we have to fund our own retirement.

I really thought about what the future was going to be from the start and every spare penny we could put away from birth i did for their education fund. That has stood us in good grounds and will just make it through on the budget. Mainly being we ended up sending the youngest early to accommodate some learning difficulties he had and to catch him up before yr8. Not saying it has been easy we did go without a fair bit and then when our off farm income dried up in later years it has been really tough. Truly class ourselves as fortunate to be able to have achieved this, as there are very few around us who have been able to do this.

I will eat dirt before my children's education is put in jeopardy in 2011 I had four children away as full time boarders it was hell!

We have had three children that have had to attend boarding school. Isolation factors 2006 to 2017(incredible increases over these 17 years). It is the first time we have had to consider taking the student out of boarding &

school as we have had a really bad drought and poor prices. She is in year 11 and would be very detrimental for her education. But it looks like we may have to at end of this year. Can you give us any answers?

Due to isolation our children would have to travel a minimum of 2.5 hours per day to attend LOCAL high schools. There is a serious lack of extracurricular activities available for secondary students especially when the travelling is so excessive. The hardest part of education is the reduced access to expertise our children have in comparison to their city peers.

We educate our children on Distance Ed until end of Year 8 and then via boarding school for Years 9-12. We do this because we feel that they need to be exposed to other opportunities and experiences that children from main stream or urban schools take for granted. We feel this better equips them to attend uni or take other career opportunities that they would not have otherwise been exposed to. In the words of our older child who attends uni, when asked whether attending boarding school was worth it, she replied that she had a much broader world view and was given so many more opportunities to extend her knowledge and skill set than she would have experienced if she had not gone to boarding school. There was much on offer and she made the most of those opportunities. This is the reason why we continue with boarding school even though the financial cost can be quite a challenge and we both work off property at times to fund it. We greatly value education as it means more choices for our children and we are prepared to forgo other things in order to give our children the best educational opportunities we can manage.

We live 170km away from the nearest school so it isn't viable for our children to attend this school without me moving. The nearest boarding facility is 500 to 600 km away. It is a difficult decision to send your children to boarding school but our only other option (as we are on a family run property) is for myself to move away from the family unit and we decided that we didn't need or want to do this. Boarding schools are becoming so expensive that not many families can afford them so these families are moving to regional towns to school their children. My children were all schooled via Distance Ed so the opportunities that boarding schools in cities bring to these children are huge. My wish is for boarding schools to be financially viable for all remote children (if this is their choice). My children had only ever ridden a horse or motorbike for sport, never caught public transport or had mobile phone reception. Boarding schools offer a great education but they also expand their horizons to dream of opportunities that they may have never known about.

We have a district high 30kms from home but due to the socio-economics of this is in no way fit for our children to receive a fair and decent education and this needs to be addressed. We are using a farms overdraft to pay for the initial costs then I myself have to go to work which isn't easy to find in a small remote community to cover all the other personal costs. We need help and we need it NOW.

I am not going to be able to afford to send my next child until maybe the final 2 years of school because of expense.

It is all too often forgotten the cost of actually visiting your Children away at Boarding School. Are we expected to send our 12 year old's off for 10 to 11 weeks at a time and not visit? One of the factors that we took into consideration when choosing a location was affordability to visit. It is still shockingly expensive - easily \$1000 to \$2000 per visit, we are a family of 6, Fuel, food and accommodation. The children are painfully aware of how expensive it is, and this makes the visits so much more precious. There are so many things we simply cannot afford to attend such as sports carnivals and the like. Thank You

On top of the boarding and Tuition is the cost of uniforms (\$1 198 and that was only the school bags and summer uniform), books/ stationery (\$283) and accommodation (\$136 per night) needed for drop off and pickups as too far away to do it in one day. Especially when in drought this is a lot for people to put forward. This is our first year of boarding and am hoping we can afford to keep our child there for the whole year.

I am sure we aren't the only family adding to our already mounting debt levels despite the ever-increasing and ongoing costs, expenses and drought situation to keep our kids at school. We have many meetings and conversations with our bankers; keep cost cutting and working harder to save wages; holding up of on farm developmental and infrastructure works etc. to be able to continue their education.

Our children attend boarding school out of necessity, there are no state schools near us or bus services. We have already had to move our oldest child, yr 11 from one boarding school to another cheaper one once their sibling attended school as well. Our choice of schools for our kids has really been taken out of our hands by dictating economics. Education is a not a privilege but a necessity.

We so need this assistance to help us pay for our 4 children to attend boarding school. Otherwise could not possibly afford for them to go at all.... would have to home school as there is no alternative for senior school.... we are very much appreciative to the ICPA for their lobbying each year.. Very very grateful...

Having 2 children away at Boarding School does cause a financial strain on us due to being big droughts and terrible cattle selling prices. Our children need an education and boarding school is our only option with the closet High school being 82klm away. We are grateful that the banks let us have a huge overdraft so we can afford the big accounts like boarding School fees.

Our three children have all attended boarding school. With the rising costs though, our first started in year 9, our second didn't start until year 10, then our last, who is still at boarding school, didn't start until year 11. We are also helping out our first two children who have had to live at residential colleges to attend university. If we were living in a city, we would not have to be helping them out with those expenses. We are lucky though that we live close enough to our local town that I can work off-farm two days a week to help fund this. Of course, as a parent this is what we do without a second thought.

Over a ten year period for boarding school alone, our out of pocket expenses will be in excess of \$700 000 to educate our three sons, not to mention tertiary education that awaits us. We work very hard and lead a very modest life to ensure our sons receive the opportunities they are entitled to, however the cost to do so is extraordinary.

We will have 4 children at boarding school at once and are looking at a total out of pocket cost of around \$250 000 to educate our children (with allowances) - not including pocket money, stationery, school excursions and other out of pocket expenses. This is a lot of money to come up with on a salary. Putting year seven into high school has placed an additional financial burden on families like ours. At the rate at which boarding and tuition fees are going up the end figure may well be much higher than this. Having a child in boarding with special needs means that we face additional costs of almost \$5000 a year for learning support and specialised programs. There are scholarships available for high achieving students at private schools however it seems there is no financial assistance for children with special needs unless your child qualifies as having a formal disability, and for those children who are border-line (like ours) and do not qualify, boarding school is a very expensive process.

I am absolutely devastated for families as so many mothers have felt the need to move to towns where there is an affordable education for their children. There is definitely no financial help for the country child, at least not enough. As if it not bad enough that high school is now beginning in grade 7. Our children are leaving home at such a young age anyhow. We are struggling with school fees and finance for six years instead of five. Bush families need help to survive. The majority of mothers can't teach their children any more due to the difficulty of the curriculum. Remembering that parents still have more outside duties than their counterparts in the city as well. Working from 4.00 am to 10 pm is quite a usual day for bush mothers. At the very least a little financial help would deaden the pain and thought that our children may not receive an education at all in some cases.

Having to send Year 7's away is an extra year of boarding cost. Fee's go up that we have no control over so it's good if boarding allowance goes up.

We have two girls, the youngest is now year 12, attending school some 1100km away from us. The cost to us to educate both girls has been enormous - the ten years they have both been boarding has cost \$28,000 per child per year = \$280 000, this is not taking into account travel costs which would easy add another \$40,000 to this figure. The amount families receive for travel is an absolute joke and someone living over 56km from a school is in the same category as us who sends our children 1100km away - does this make sense? Every child deserves a good education where ever you live, hence both ours have - but pretty glad this is the last year of boarding school fees :)

One of the reasons that we have decided to send our children to boarding school is that the alternative involves 2-2.5hrs on the bus each day and very limited access to any additional activities such as sport, drama etc.

Our children don't get to choose where they live, so they should not be disadvantaged by the choices we as their parents make.

All the cheaper boarding schools are too far away and what you save in boarding fees you make up in travel expenses to pick up and drop off the kids.

It really is a big expense, especially when you have (or are about to) multiple children attending the same school. It probably would be cheaper to purchase and run a second home, although to the detriment of the family unit.

Whilst attending a private school even if living in town will still attract a fee, it's the boarding and catering costs that really hurt,

Whilst it is an excellent opportunity we have no option to keep them in this town for schooling from yr 7. They are too young to leave home relocation is not possible and we have had to consciously started saving from their birth to afford this amongst drought illness and other unforeseen problems as well as increase the savings when possible in line with the increase fees

I know the Queensland government say we can do distance ed until year 10. We tried this but found it very difficult due to internet access and isolation after being in a small school. My daughter was very lonely and was desperate for companionship. Secondary distance ed also requires the children being on a computer for all lessons all day. This is a challenge for anyone. We tried this as we did not want to send our last away in year 7 as we are very firm believers that our children at 11 years of age are too young to leave home and basically never return. We are so very disappointed that the government made this decision to include year 7 in high schools. This impact is huge for rural families. As we pay for this from our overdrafts and will be paying for many many years to come, we feel that if there is no option for schooling that the education costs of our children over and above AIC and LAFHA should be a business related expense and should be 100% tax deductible.

Sometimes a district high school may be nearby, but what they can offer is so limited that it is NOT a viable option. Unfortunately, government struggles to recognise that these DHS cannot offer basic services/programs.

We are very stressed and stretched financially and we have only been doing this for two years and our second child has only just left and we know that we still have 8 years of boarding still ahead of us and only 3 more years before potential university costs also. We have no public or significantly cheaper options available to us where we live. The cost of boarding school seems to have increased a huge amount in just 3 years since we first began looking for a school. We chose a good school where we had grandparents living nearby to help us with accommodation costs when visiting our children. We are struggling with this at the moment and to downsize is just not possible at this stage in our lives. We know that we are better off than a lot of people and have a viable property when the weather is on our side (obviously this is not always the case). We know we will end up in debt by the end of this time educating our children but they and we are so happy with their school and the opportunities that they have available to them.

Good luck helping in this area. Boarding fees are going up and the allowances are not changing. It is very difficult and a financial strain but I want my daughter to have a catholic education. Finding enough money cause a lot of financial strain.

Increasing boarding school costs have created far greater pressure on our family business. Costs continue to increase while children are at school making budgeting more challenging. There is the added cost of travel, accommodation and associated costs when visiting children.

The benefits the children gain from boarding school are great for them so you make the sacrifices to pay for their education.

The cost of visiting your children for special occasions - birthdays, sporting, cultural, awards etc. perhaps four to six times per year per child is another huge cost financially and time off work to travel.

Very difficult to send them away to school both financially and emotionally. High school is 75kms and would involve 3hrs travel on a bus per day. Only decision we could make was to send them to boarding school. Great difficulty finding the fees each month especially with two there this year and for the next 3 years. Unsure if we will be able to keep them at boarding school but don't know what else we can do. Perhaps to split the family with 450kms between and mother move up there. Tough at home at present with very little left for groceries. Giving everything we can to be able to give daughters an education.

The cost is ridiculous but when you have only one state high school where we live and it doesn't meet the standards for your child there is no other option!!! It is a huge struggle and sends us nearly broke I can't afford to send both kids at once that is why they only do senior too as I can't afford any more than two years per child

The increase in the fees each year concerns us and I wonder how we will manage when we have both girls away together. We have been in a severe drought for the past 4 years which has made it very difficult.

We have chosen to educate our five children from year 8, at boarding school, It has been a huge financial burden on our family and without family backing and a very shrewd lifestyle and a lot of sacrifice, we would not have been able to give our children the same opportunity our city counterparts take for granted. Some years we have had two away at once and the year our last child went away in year 7 instead of year 8, we had to work out a special way of delayed fee payment ,with the head master, as we just could not pay for 3 children away at once. The education and opportunities are just not as good, at the local state school, compared to private boarding schools. That's all there is to it. We just want equal opportunities, for education and government assistance, whether you live in town, out of town or in the city. Take notice of the minority, quite often they are the backbone of the nation and they deserve to be heard. Thank you.

Our son is dyslexic and can receive more assistance and specialist education at the school that he attends than he could in his home town.

In 2015, I had to move to a town 230kms from my original home to take up new employment which provided a higher wage and enabled us to receive the AIC and also the Student Travel Subsidy. Without this financial assistance we would not be able to afford the school fees.

Boarding school is not a choice for us for high school as we are too far away from a state high school.

Schooling is one of our biggest cost of our farm. It is the increases each year that have to be factored into the business budget and wanting the children to make the most of the opportunity without feeling guilty about the financial strain the family is under with covering costs.

I have picked a boarding school closest to us in order to have them home every weekend as they grow up so quickly.

Currently on a payment plan with the school as drought makes it very difficult to have a consistent source of income. Our second child will not go away for high school in year 7 due to costs and we are seriously considering a state secondary high school offering boarding as the costs of having two children at boarding school will be too much to afford.

Difficult to educate all children and keep in touch with them. Support their endeavours while working off farm and with younger children. With full time work off farm and on farm work the stress of these years is great along with continual drought pest problems.

During the drought we found it very difficult to meet our commitments with the school. Our boys received bursaries as well we have a long term arrangement to pay the school over 20 years we have 10 to go. Without their support we would not have been able to send three to boarding school. We do not own a house, live on farm in the job. Wife has extra job as well.

We live 70 km from the nearest public school and do not think it is appropriate for our children to have to travel this far to and from during their secondary schooling. Boarding is our only real option.

Additional allowances should not be means tested, we have no other option but to send our children away for senior high school. We work hard enough.

Expense is certainly rising. The extra costs are to me the big killer. Plane fares to & from school also add up. Financially this is a big strain on the account especially after current drought conditions in past years and cost of fencing due to pest control.

We are sending our children to boarding school due to a lack of sporting and other suitable activities available to teenagers in our area.

I feel the merge of grade 7 into secondary has been a huge blow to isolated families in that now not only do we lose our children a year earlier we also have to pay school fees for another year. For our family, it has meant we have had to tighten our belts, and borrow more money! It is very hard to say goodbye to an 11year old for 10 weeks knowing you cannot afford to see them through the term. Due to our isolation we are at a disadvantage, we have no choice if we want our children educated, currently we receive AIC allowance and are very grateful for it, truthfully I am not sure what our options would be without it but I feel it could move more into line with ever increasing school fees.

Unfortunately for us this year we have a year 7 who has had to go to boarding school since the governments change in policy. This decision costs our family an extra \$100k for the 2 boys, 2 extra years. OUCH! We are

currently planning to avoid this situation with our youngest (he will only be 11) but this will mean splitting our family up & living half in town.

This issue really does need addressing. The tuition and boarding fees are increasing way more than income from the land so the gap will get greater and greater.

I have one child in a residential hostel in a nearby (100km away) town and another 550km away. We have had to relocate them in Year 8 and Year 11 due to the closure of the Catholic boarding house. It is costing us more to educate these two this year than it did for all three girls last year. After 10 below average years on the farm we are now just hoping to get the girls educated without our equity dipping into the danger zone. I am having to work more off farm just to keep up with the education bills, the remainder adds on to our overdraft. The strain of having kids in two different towns, one starting uni studies, working and keeping up with the farm book work, as well as supporting my husband, has just about undone me these last few weeks. I look at my friends in the city, where I grew up, and their lives are so much easier, they have no clue about the strain we face day in and day out. Some help with an increase to AIC would be greatly appreciated.

As we live 155km from the nearest High School, our children have to be educated away from home. We are struggling to make ends meet but we are doing what we can to educate our children

We budget \$120000/year to keep 2 children at boarding and support 1 through University. A big financial drain on our rural business.

Hi, we have just started with putting our 4 children through Boarding School in 2016. This is going to be an enormous undertaking for us as a family as well as our grazing business. I am fast discovering that just the travel logistics are going to be an immense strain with our child being 1130 kms from home. Flying is about the best and quickest option for us, but of course this is also a very expensive option considering. We want the best education for our children but I don't see why the costs have to be so ridiculously high.

If we didn't get scholarships for our kids from the school they would have been on distance education for secondary school, esp. in fallout from live export crisis when we had 3 kids at boarding school.

Distance is a major factor when it comes to high school education. I chose to send my children 500km away so that they can have the opportunity to experience city life and know how to live in a city. The thing we are finding most difficult is that to afford the fees we both have to work full time, live apart to do this which is hard on the family unit. As we both have to work full time we cannot get to activities that our boys are involved in so missing so much. When we first booked our boys in for boarding school the total fees were \$24 000 now they are \$44 000 per year plus activities uniforms books etc. Cost to get to and from school.

The worse thing is our child knowing that his schooling is affecting us financially. He has missed out on many educational opportunities and tutoring because he knows it will be a financial burden on us. He often doesn't even tell us of these opportunities as he has concerns that they will add to our financial stress. Fees plus travel, books and uniforms are putting stress on our son as well as our own farming enterprise.

We managed to send 1 child away despite floods, drought and family crises. Tough but we had to do it.

Still paying off last year's fees with having a student at Ag College also for one semester. When my first student started the out of pocket costs were about half of current costs.

The year we had 3 children boarding it cost over \$130 000 with tuition, boarding and flights home at midterm plus our trips to visit them & watch their sport. The expense of boarding means we don't do holidays like 'city' people.

We have become more reliant on education charity groups. Last year especially having 3 kids at boarding school and after 10 years of boarding fees we had to pursue other avenues to help us keep our kids at boarding school.

Now that the Longreach boarding Hostel has closed our closest boarding facility is 800km away or 1000km away. the extra costs incurred with travel and outside school activities are on top of the boarding and tuition fees and a lot of families are not coping financially so are taking their children out of school to home school them. These children are automatically disadvantaged as they are missing out on social, cultural and sporting opportunities that become a part of life for the city students. To have every opportunity available to them, the kids from the rural and regional areas need a lot more government assistance than what is being offered at present to enable them the same opportunities in life. Another huge dilemma is that families are splitting and Mum is moving to the city to educate the kids while Dad stays out in the bush so we are losing families at a rapid rate. Established

families need to be encouraged to stay in the western regions and we need to do everything we can to make that possible.

We chose the school for our children by considering cost, outside support (for us it was/is close friends living nearby and offering support) and the size of the school. Our children need to travel a considerable distance and require flight transfers when travelling. They would not have been comfortable in a big city boarding school so we chose a smaller country style school instead. The school is cheaper by far but the children need to travel further. We needed to know the children would be safe, happy and comfortable with the situation for them to benefit from the experience.

Unfortunately the strain on finances is what happens to us when we live too far for our children to attend a high school within the criteria of 50km from home. We don't live within the 50km therefore have to send our kids away to boarding school. One income alone does not pay for our children to be away therefore it is necessary for both partners in our marriage to have income to help live, as boarding school fees could not be paid with one income alone. We sacrifice all family holidays and extra special treats and outings so that our children can have a better education rather than having them do schooling by distance education. It makes the decision of whether to stay in your home town or to move closer to the city for our children but that in itself is another strain and financial burden to bear.

I urge the Federal Council to stand strong and present all information of how much of a strain and a struggle it puts on families financially and emotionally to afford such education. We deserve to have the gap between out of pocket expenses and the assistance from the government to be lessened not widened.

When we first sent our oldest child, he went in grade 8 to a private boarding school. At the time we were working as manager and ringer on 2 properties. Our hours were big, but our wages weren't. Our other children went to the local primary school which was only 25km away (suburbs!)- But no bus run, and I had to get a carer to run them everywhere and look after the little bloke who wasn't school aged. We were on the in home care scheme as before when we lived remote, and I would not have been able to work or send anyone to school if not for that scheme. We struggled with school payments, as we didn't have time to get other contract jobs- because of our hours on our current job. I couldn't study to be a nurse for the same reasons. We left that job and leased country from my family and took out a large loan to buy stock and go out on our own. Our 3 kids went onto Distance Ed (again) and we enjoyed 2 decent seasons, then my second child went to the same private school. We started to hit drought and the school fees were very frightening. Luckily we pulled through because there was a lot of truck jobs at that time, because of the government money going into western roads. Then our second child "decided" he didn't want to go to that school anymore, and we sent him to Dalby (boarding with relatives and schooling at the high school). The outlay was much less and the boarding went to relatives instead, which was a good arrangement. It was hard to pay for the oldest, in senior by then and higher fees- more drought. Then the second child went into boarding at the school he was with, so it was all covered by AIC and LAFHAS. Our kids only flew home once, the rest of the trips were on the bus- flying just too expensive. We've hit bad drought now and lost a lot of stock in our oldest's grade 12 year. We nearly couldn't afford to go to his graduation. It has jaded us and changed a lot of things. If we had even one child in private boarding now, it would break us. Having 4 children in this situation is very depressing, especially since my third child is in high school now-but my oldest has left school. It will be distance ed for the third and then the State High School in Dalby and the boarding at the campus. This is the cheapest boarding and schooling I have heard of, so that's where they are going- there are no other choices- except to keep them home on Distance Education. That is not an option anymore for me-I have hit my limit when it comes to schooling my own children. I currently still have grade 7 and grade 4, but this will be my last year teaching.

Education is the best gift you can give your child (even if it breaks your heart sending them off) Boarding school is so much more to bush kids than just education. They learn about team sport, friendship being independent.

Our family were hesitant to send children to boarding school because of the strains on family income, but thought it would be of benefit to our children to ease the transition from school to tertiary education especially as we live in a rural location. Some limitations regarding distance from schools and bus transport make qualifying for assistance difficult - e.g. 0.1 km less than distance specified to transport and minor discrepancies between current, geographically and logistically convenient vs neighbouring schools. A case by case assessment would be useful in these situations.

The assistance for AIC has been really a big help. However when our child completed year 10 and went to Ag college we could not access much assistance at all even though the child was completing year 11 subjects as well as ag college program, this made it very difficult to for us to give that child what they needed.

We have chosen not to send our 3rd son to boarding school for year 7 because our oldest is year 12. If I teach No 3 for year 7 we then have one out and one in for 2017. With 4 children we are trying not to overlap any 3 at once, though we will have this for one year in the future.

We value education and socialisation for our children so elect to send them to boarding school, although with 4 children, the costs become huge. Any kind of assistance would be greatly appreciated.

We have just commenced the second year of boarding school for our oldest child. I have applied for every scholarship, bursary and allowance available, and fortunately the school has been very generous with awarding our son scholarships to significantly reduce the costs of his education. But we have 2 more children to follow, and want to give them the same opportunity for the whole of their secondary education. Even with all assistance, it is tight to keep the school bills paid for 1 child, let alone two at a time, on our farm income (which is variable from year to year, and constantly being squeezed by rising inputs and very flat commodity prices- we are predominantly a cereal cropping operation). I am worried that the education of our next 2 children may have to be compromised by doing fewer years at Boarding School if the boarding costs continue to rise, but the AIC subsidy does not. I know that this will adversely affect their HSC outcomes, and their post school opportunities, as the local Central School does not have a culture of excellent teaching, conducive to learning that encourages high achievement, which the Boarding School does. The other effect of not keeping the AIC in line with boarding costs is that it is making it difficult for the smaller regional boarding schools to have viable boarding numbers. They are definitely feeling the squeeze as rising costs are unavoidable, but boarder numbers have dropped significantly over a few decades, with families opting out of boarding or reducing their boarding to 2 or 3 years at the end of secondary schooling.

We had no choice given to send them off a year earlier with the move of grade 7 to secondary school - and for what reason was this decided? I see no benefit to anyone in moving grade 7 to secondary school. Boarding school affects mostly rural families, so now our already young child is sent to boarding school a year earlier; our little one teacher school loses a year level; boarding school fees continually rise and assistance is at a standstill.

We are nearing the end of our journey with our third daughter now in Year 11. When we started with our first daughter 11 years ago we were unsure if we would be able to meet the financial demands. We have done it through my returning to full time off farm employment, forgoing holidays and lots of belt tightening!

The day I dropped my 12 year old grade 7 boy into full time boarding broke my heart. Due to our remote location, I knew we had no option, but it didn't make it any easier. The only comforting thought I had, was I knew he would have more opportunities in the way of education, sport and socially. Things can get pretty tight financially from time to time with environmental factors that are out of our control such as drought and floods as well as low cattle prices due to supply and demand or global factors affecting beef prices here in Australia. I personally worry about the two years when I will have all three of my children at Boarding School. The boarding and tuition fees alone will be in excess of \$100,000 for that two year period and that doesn't include uniforms or stationary.

There is no realistic option for us as our road becomes impassable after small amounts of rain and then there is the distance. The lack of state funded boarding schools especially for girls in regional NSW means that you have very little choice except to use the private system which is very expensive. It is not only the cost of the school and boarding it is the uniform, books, visiting, other fees that are an expected part of your child attending the school that all add up to increase the cost much more than ever imagined when budgeting to send them to school. Prolonged drought compounds the difficulty in finding the money to do this.

A decade of boarding school fees - ten years gone in a flash - our children have had the privilege of attending boarding school. Our youngest child will finish this year (2016). Our circumstances like so many on the land have not been great - however, the decision was made early that attending high school would be done in a boarding school environment and preferably in or near major city. We hope that having made the most of this opportunity they will progress to tertiary education and find a satisfactory career. They will not have the option of returning to this farm unless there is a drastic upturn in rural commodities and lessening of costs of production.

Good Luck with your petition - again ICPA speaking on behalf of so many marginalised by distance and opportunity. Thank you.

Boarding school is not a luxury. It is a necessity which enables our children to have any success in their chosen career. Quality, comprehensive education is something which many take for granted, but which we do not have access to.

The Subsidies from the Government are not keeping pace with the gradual but certain increases from Boarding Schools. These fees are hurting families. Our children are our everything and we want to give them the best

possible schooling. We (that is the primary produce, Beef for us) are price takers and take what we are given. We can't just put the price up if we are not making any money. We have to cut something else out. We don't want to short change our children's education, something else will go instead. I know many young adults that have been raised on the land are choosing to do something else, as they have seen their parents work their whole lives and then lose everything. The primary producer/Farmer is not valued enough in this country. Well we are rich in debt. We are however rich in family.

Because of the huge costs of private education, we had to choose for public boarding and settle for a high school which would have not been our choice if we could afford better education.

The gap between costs and allowances just gets greater. Because of geographical location sometimes there is no choice but to incur these costs, because there is no access to a school. Besides the costs you KNOW you are incurring for boarding/tuition, it is the miscellaneous costs that just keep coming, travel etc. Obviously with grade 7 implemented into high school now, it is another year of these fees, which we do not have a choice in.

We have to send our children away to a secondary boarding school because of where we live. Our children did do Distance Education for their primary years but due to the difficulties of internet service, inexperienced teaching staff, and no sporting clubs we decided to send our children away to have a better education, play sport and associate with other children. The costs are increasing each year. It's not just the tuition and boarding costs but the extra costs involved with uniform, books, extracurricular activities and school trips. There is also the cost of travelling and accommodation to visit your children during the terms and to pick them up at the end of each term as there is no suitable public transport they can use to get home.

Sending our children away to school is a decision that is not taken lightly by any parent. Our youngest child went away in year 5 due to a number of reasons. One being no school bus to the local school and 2 being to the ongoing concerns out our child's education at the local state school. We are very fortunate that our family helps out with expenses but I have increased my work to help out. I don't think anyone in the city realises the distances that some of us drive to work so we can afford to send our children to boarding school.

Our situation has been that off farm work within the mines has greatly assisted with offsetting the fees of trying to have 3 children attend boarding school and then onto University, as low commodity prices and drought have left very little money from the farm for school costs. That has now finished and any savings from the mine work will be used to keep the kids at school. Travel and accommodation costs when visiting the children would be one way that could help if there was a tax right off against these expenses.

Sending your child to boarding school is the hardest thing. At the end of each holidays it breaks our hearts to wave goodbye. But living in a rural area we have no choice. Three years of drought have made paying the school fees very difficult. But giving up all activities to save some dollars, whether it be fencing repairs, painting the house, a new silo, new lawnmower, yard repairs are the norm. During 2013 we only travelled to Sydney once to see our daughter because of the extra expense. No holiday for ten years. I'm so jealous when we do travel to see her, of the parents who watch their child play sport every Saturday, music festivals, parent teachers etc. I'm cranky when you hear some of them complain how it puts them out, to take half a Saturday to be on tuck shop duty. We miss so many years of them growing up, BUT it is the most important thing we will do for our children. "A decent education"

It's a pity that the powers to be in this country cannot understand that we as isolated rural communities (who still produce the food that the nation eats) deserves an equal opportunity to a good education as the coastal dweller's.

Without the AIC allowance it would not be possible to send our children away to school and while there are good schools closer (200k away) they don't have boarding facilities with specialized staff to care for students.

We have sent our children to boarding school in year 7 as the distance to our local high school is over 70km. The bus trip into high school is over an hour each way. They also get to experience sport each afternoon and are able to play against other schools each weekend. Something we couldn't offer them if they stayed at home.

I have four children. One at university and one still boarding. I think the cost of boarding has nearly doubled since my oldest daughter was there now that my youngest is boarding. I think the year 7 start has put such an extra burden on parents. We are fortunate as this did not affect us. Thank you

Any expense is worth for our son to have a good education. An education is one of the main gifts you can give any child so that they can go on to do anything else in life

Our local town has seen a rapid increase in the number of children going to boarding school in the past 5 years, but a more concerning change is the number of families who are moving to bigger centres, either as a family or the mother and children are moving and travelling home for holidays and some weekends. Some of them are from personal choice, but the majority is because of the high cost of private schools and boarding. For our family, the decision to board our children was made because of the local high school, and then the decision of which school came down to cost these were the schools which offered the best scholarships/bursaries for each child and the decision came down to that in the end.

We live 160km round trip to local high school so it is necessary for our children to board at boarding school. Country income -v- city is hugely different. You wonder how it is going to remain sustainable for country families to afford the education at boarding schools with the CPI increase every year.

The rising cost of sending children away is causing families to move away from their home. It is sometimes cheaper for families for the mother to move with the children and rent a house in the area where they can attend school. It is also a concern that the families we employ are only staying on farm until their children reach high school age.

Travel is also a huge aspect of boarding school we pay 3 return flights a term and travel 500km to the airport never any spare cash to travel ourselves to see sporting activities etc... I know there is travel allowance it covers one term of travel as everyone knows all regional airlines are very expensive.

We have made significant sacrifice to get our children education and social interacting with others. The costs are too high for boarding schools but when you are isolated you have no choice.

We prefer for our children to board and attend school with the same institution to enable them to access various extra-curricular activities before or after school without having the added pressure of organizing transport off campus. The duty masters are also teachers at the school which we believe works really well to keep a close eye on the kids. We don't feel the option of teaching the children at home through high school offers enough social opportunities in order for them to develop into well round adults. We certainly couldn't have put them through boarding school without your continued support.

The government continues to take resources away from smaller country areas without adequately providing alternatives. There are very few boarding options other than private together with lack of range of subjects at country high schools. This combined with year 7s now boarding makes it difficult. I think they underestimate how many people leave country areas prior to kids needing to go to boarding school. In our own area we would now have to travel 90mins each way to closest primary school due to closures and starting at age 3 1/2 in some cases.

It has been quite expensive particularly on top of drought which has been ongoing for many years with no help or assistance from the government.

With the transition of Year 7 students to High School this has meant that our family will as of 2017 have the additional financial burden (along with emotional) of sending our next child away to boarding school earlier than was expected. This also means 6 years rather than 5 years boarding and tuition fees that we have to fund with very little support, adding to a strain on how we operate our business.

We only have one of three daughters attending boarding school at the moment... Next year we will have 2 for 2 years and we will then have all three there for 1 year. Fees go up at least 6% per year.... It's going to be very tough in the years to come. We live in a low rainfall area and more than likely we have more drought years than great seasons. A major concern for us is travel... We are 1300km from the boarding school. We were not happy for our daughter to travel by bus or train.... Flying is the quickest way but the most expensive!! On average a return trip is about \$600 if you book early enough. And that's the cheapest!! We feel that it is a safer method of travel as it only takes 3 hours compared to 12 on bus or train. Every holidays she flies home and we then drive 270 km to pick her up. In the future years it's going to be far too expensive for our daughters to fly. We wish there was some assistance for isolated children to fly from regional areas to boarding school in NSW. I'm pretty sure that QLD get some support in this area. I just hope we get quite a good few years to help us put our girls through school and give them the same chances as those in the city.

Over the 6 years our two sons boarded over 300km away, fees rose from around \$22 000 combined per year to \$33,000 per year (plus extracurricular/ uniform etc.) We spent many years prior to education putting aside, and we have put on hold property development work as we funded education - one year with 3 away, we paid over \$110 000 in education costs, as we sent our daughter early due to a problematic one teacher school locally. It was the best thing for her but at huge expense to have an option. University support continue the financial pain,

with the property paying a wage on holidays to meet independence criteria. Family holidays are short and sweet, and we all value education, but we pay a price for living rurally and growing our nation's food. Our internet also means accessing uni lectures from here is not a possibility either.

We were very lucky to receive a bursary for our son to attend boarding school. The schools are often the ones that recognise the financial hardship for isolated families and provide reductions in fees. It is difficult attending schools and admitting at interview that you cannot actually afford it without assistance. We chose our sons school based solely on the reduced fees.

We have 4 children our first son started boarding school in 2006, and we have had children away ever since. We had 3 sons away for two years together. Our daughter has just entered yr 10 so only three more years to go. I still have all the fee information for every year. It is staggering just how much the fees have increased in 10yrs. We have also put two kids through uni while the younger two were still at boarding school. We choose a private uni - partly as they had scholarships there but also because it takes half the time to graduate and their on campus living costs are quite low, compared to other unis in Qld.

I believe that the ICPA should be lobbying for an increase to the Boarding Allowance AND the Second Home Allowance. My children have been diagnosed with learning disabilities and the cost of boarding school WITH extra help for these seemed overwhelming so we chose to establish a second home. Many of the same factors that have made boarding school costs increase also make the cost of running two homes higher e.g. electricity, rates etc. It's very hard when my husband and I discuss how we budget and prioritise in the way of school costs when, on the other end of the phone, 5 hours away, he says, we're feeding sheep again and that's over a thousand dollars a week, in grain only, let alone the fuel costs in hand feeding the silage off the back of the trailer. It is the beginning of gamut of costs that will only double or triple soon.

We live 130kms out of Esperance so our children all have to board somewhere. The cost of boarding school is ever increasing. I also wonder why we can't get an upfront cost from boarding schools of how much it's going to cost us from year 7 to 12 and more info on why the fees increase every year.

Our distance from the closest high school and any extracurricular options - regularly travelling 600-800km for weekend sport - and the burden that puts on the children in later years of schooling in particular mean boarding is almost our only option. As both parents work seven days a week on our farm business we cannot set up alternative accommodation closer to schooling. Our four children will effectively move out of home with boarding aged 11 yrs. 8 mths, 12yrs 5 mths, 11 yrs. 10mths and 12yrs 7mths. The cost is significant, particularly as we will have three children at school at the same time for three years, meaning about \$120K/year at today's prices, before any government assistance. Thankfully the two eldest children have been fortunate to apply for and receive assistance from the school, without which we would struggle even more to send them. We expect to be paying back school fees for many years to come. The children are very aware of the high cost of their education and the impact this has on the family and this awareness definitely places a lot of pressure and increased stress on them. They are also very aware of working hard during primary school to help improve their chances of assistance at secondary level. We are very very grateful for the assistance provided by the boarding allowance, I am not sure what we would do without it.

Boarding and school fees approx. \$25 000-\$30 000 x 3 children \$75 000-\$90 000. AIC \$8 015 each child. \$51 000-\$66 000. When your net income is only \$65 000, makes it very challenging, so hence the need to relocate just to educate children.

Our children just weren't able to get the quality of education and we couldn't afford to send them so with me working and my husband working away we can now give our children a chance

The AIC is a huge relief, without it we wouldn't be able to make the ends meet to send our children to boarding school. We are over 120km to the nearest high school, so it really is the only choice for our family. However, with boarding fees going up 5% each year the AIC needs to increase the same 5% in order for equity of access to education to remain. Education is really the only hope we have of saving our dying communities, rural children may not necessarily come back to live in our community but they are more likely to come back with a university degree to another rural area in comparison to metro counterparts, therefore it is so very important these bush children access an appropriate education to strengthen rural Australia. Great survey ICPA Thankyou

We are on a family farm that will send 3 children to boarding school over a period of 10yrs. An estimate of the total cost to our farm business to do this at 2016 prices (not taking into account the yearly school increase) will be close to \$1,000,000. We are fortunate we only have 3 to educate, not 5 or 6 within the family partnership. If

commodity prices fall, and input prices rise, this will become a difficult financial burden to meet. We already have one farming wife travelling up to 3-400kms in a week, and staying away from the family home, to earn additional income. We have chosen a boarding school that is only 2hr drive away, rather than 4-5hr drive, so that we can be more accessible to our children, who have left home at the tender age of 12, to get better academic, sporting and social opportunities not offered closer to home. If the government is concerned about the under representation of regional, rural and remote youth not completing university, assisting these families to access secondary education at an equitable rate to their urban counterparts will go a long way to improving these poor statistics.

One of the major factors in determining which boarding school our child could attend was cost. We would like to be in a position to choose based on suitability for our child, but this is often cost prohibitive. We would like to see an increase in the boarding allowance that closer reflects the true cost of boarding.

A few weeks ago I calculated the expense of sending 4 children to boarding school for 6 years each and the total came to about \$938 000. This is a huge commitment from a family, and also a huge saving for the public education system. However, we choose to make the commitment because we value education and recognise it to be one of the most important things we can do for our children.

The cost of boarding and tuition fees for our children is huge. A lot of families are really struggling to pay these fees and a lot of families like myself keep them home for as long as we can. Unfortunately we have to send off once they reach year 10 as I can't teach them what they need to know. The government really needs to relook these fees and help rural families so every child gets an equal education.

Please remember that some of us who live in rural and remote Qld do have a high school nearby and are not able to access AIC allowances. However, the decision to send ones child away is made out of necessity, due to the very limited subject choices, sporting offerings and extracurricular activities which are offered at very small rural high schools. Whilst I totally appreciate that I am not truly isolated and I do have a high school option in close proximity, it is not really an option.

I wish to prepare my children for the world beyond rural and remote Qld, The traditional academic offerings are very ordinary to non-existent. And sporting options are extremely limited, mainly due to lack of students to make up a team or a competition. The distances (and costs) to complete against other High School teams are immense. Regretfully, the local high school offerings are mediocre, limited and dumbed down, and it is with this in mind, that we made the choice to send our children to a boarding school where they could broaden their horizons as teenagers. This comes at a great financial cost that is not eased by any allowance at all. Please remember those of us who do have a choice, however do not REALLY have a choice, if we are wanting something more for our children. I want my child to be a citizen of the 21st century.....not an adult limited by options from growing up rural and remotely.

I have just finished 2 years of having all 3 children away at boarding school. The expense has been huge.