

# Resource: Financial Support Programs

Schools should refer families experiencing Financial Hardship to available government or community support programs, as per the Financial Help for Families Policy. Schools can develop partnerships with local services and welfare groups which can provide specialist support and assistance to students and families in financial crisis.

## State Government Assistance Programs

- The **Camps, Sports and Excursions Fund** applications are submitted by schools. The program provides capped payments for eligible students to attend camps, sports and excursions.
- **State Schools' Relief** applications are submitted by schools. The program covers costs such as new school uniforms, shoes, books and more for disadvantaged students.
- **Student Scholarships**. The Department of Education and Training manages over 25 Student Scholarships programs, that are awarded for a range of reasons including academic achievement, participation in the school and local community or financial need.

## Commonwealth Family Assistance

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

**Centrelink's Parent Payment Finder** takes families through what payments and service they can be eligible for:

- **Child Care Benefit** helps eligible families with the cost of outside school hours care, vacation care and registered care.
- Family Tax Benefits, A or B, or Parenting Payments.
- **Youth Allowance, Newstart Allowance** or **ABSTUDY** for young people between 15 and 24 years of age. These payments provide financial support while young people are looking for work, studying, training or undertaking an Australian Apprenticeship.
- **Health Care Card** provides help with the with the cost of prescription medicine under the Pharmaceutical Benefits Scheme, Commonwealth-funded medical services, and access to state, territory and local government concessions.

## Community Assistance

- **A Start in Life** is an Australian charity that provides a range of assistance, including financial assistance, to disadvantaged students from kindergarten through to tertiary studies.
- **Good Shepherd Microfinance** provides affordable financial programs, including the **No Interest Loan Scheme (NILS)**, for people on low or limited incomes that may assist families to afford educational costs and other expenses.

- **Saver Plus** is an initiative of Brotherhood of St Laurence and ANZ that assists families on lower incomes. The program matches family savings up to \$500 for education-related costs.
- **St Vincent de Paul** offers a range of assistance including food or food vouchers, clothing, furniture, budget support, back to school costs, information and advocacy.
- **The Smith Family’s ‘Learning for Life’ program** provides financial support, guidance and mentoring for disadvantaged students. The Smith Family works with a select number of schools and may require referral from the school principal.
- **Travellers Aid Australia’s Pathways to Education program** provides student travel passes to eligible secondary school students experiencing financial difficulties, enabling them to travel to school or other forms of training and education.

The following websites provides Victorian community services information:

- The **Ardoch School Costs Guide** lists support options that provide financial assistance to families and reduce school costs.
- **Crisis Referral Information System (CRIS) Online Directory** provides information for people seeking welfare assistance, advice and general referral and support. The online directory contains comprehensive information on services and organisations such as those providing support in respect to accommodation, domestic violence, drug & alcohol treatment, health, material aid and mental health.
- **Community Information and Support Victoria (CISVic)** is a peak body representing local community information and support services that assist people experiencing personal and financial difficulties.
- **Infoxchange Service Seeker** is a search site for community support services.