

School Fees Report

2019



Introduction

With one in three Australian families sending their child to a non-Government school, private school fees are a huge investment for parents.

Edstart's School Fees Report helps you understand the trends in private school fees across the country. This year's report analysed fees from over 300 schools, covering tuition, compulsory additional fees and boarding fees.

Overall Trends

Private school fees across Australia have risen by an average of 3.1% in 2019, which is slightly down from 3.2% last year. While almost 9% of schools reduced their fees or had no fee change, we found that over 84% of schools increased their fees by more than the current inflation rate of 1.8%*. Fee inflation also continued to outpace the average wage growth rate of 2.2%.

While there was a small drop in school fee inflation this year, state-based fee analysis showed significant geographic variances. NSW and Victoria continued to lead the way with the highest average school fees and smallest percentage of schools where fees remained the same or were reduced. Western Australia saw the highest percentage of schools that did not raise their fees in 2019 and the lowest average increase in fees at merely 1.58%. On the other hand, ACT showed the highest fee increase of 5.07%. These statewide trends are caused by some of the key themes that are explained further below.

A Tale of Three Parts

While overall school fee trends were consistent with prior years, 2019 has generated the largest variety of school fee changes in many years. Three different trends were clear:

Large increases: Government funding begins to bite

A relatively large pool of schools have increased fees well above average this year. Approximately 14% of schools increased fees by more than 4.5%.

Catholic schools (both independent and systemic) make up a significant portion of this group, as well as a number of other mid-fee independent schools. Many of these schools have already faced reductions in government funding, or will do in the future. With government funding remaining somewhat uncertain going forward, these schools are adjusting their fee models now to accommodate current and future funding changes.

No increases: Regional schools holding fees steady

By contrast, 2019 also has one of the largest cohorts of schools with no fee increases. Almost 9% of schools reviewed had virtually no increase in fees from 2018 to 2019.

* Source: Australian Bureau of Statistics. Data over the 12 months to the December quarter 2018.

Business as usual: Higher-fee schools on trend

Most higher-fee independent schools have retained a consistent fee increase into 2019. These schools receive relatively low levels of government funding, so any changes to funding models have much lower impact.

Most of these schools have increased fees within a range of 2.5% - 4.0% which reflects the current underlying inflation levels of school operating costs. The bulk of these costs relate to wages and salaries, both in the form of staff wage inflation and higher staffing levels.

Key findings



Average National increase

3.10%



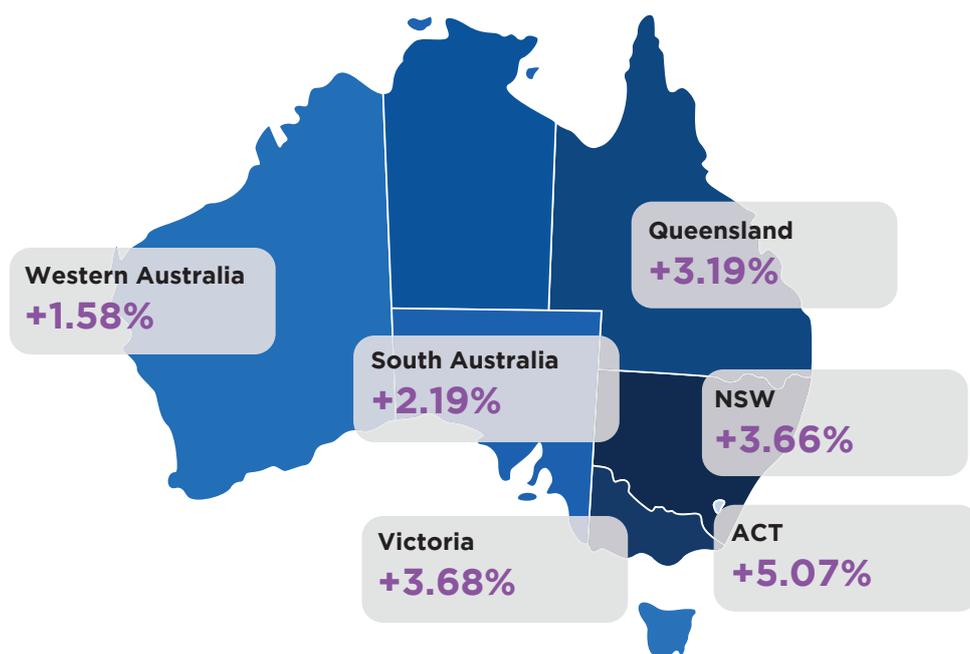
% of schools with no increase

8.80%



% of schools with increases above inflation

84.72%



We hope you find our analysis informative.

Jack Stevens
CEO, Edstart

Nationally

Top 10 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Geelong Grammar School (Corio, VIC)	\$41,544	-	\$41,544	+3.41%
The King's School (North Parramatta, NSW)	\$36,900	\$2,858	\$39,758	+0.11%
SCEGGS Darlinghurst (Darlinghurst, NSW)	\$38,214	\$750	\$38,964	+2.46%
Mount Scopus Memorial College (Burwood, VIC)	\$37,880	\$510	\$38,390	+2.44%
Cranbrook School (Bellevue Hill, NSW)	\$38,100	-	\$38,100	+2.34%
St Catherine's School (Toorak, VIC)	\$35,080	\$2,500	\$37,580	+2.79%
Sydney Grammar School (Darlinghurst, NSW)	\$36,615	-	\$36,615	+3.90%
St Catherine's School (Waverley, NSW)	\$34,896	\$1,382	\$36,278	+3.36%
Melbourne Girls' Grammar School (South Yarra, VIC)	\$36,276	-	\$36,276	+2.80%
The King David School (Armadale, VIC)	\$32,152	\$4,100	\$36,252	+3.80%

Largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Macquarie Grammar School (Sydney, NSW)	\$17,510	\$2,020	\$19,530	+10.84%
Marist College Canberra (Pearce, ACT)	\$9,223	\$1,850	\$11,073	+7.07%
Emmaus College (Vermont South, VIC)	\$6,800	\$1,070	\$7,870	+6.93%
Woodleigh School (Baxter, VIC)	\$26,345	\$1,911	\$28,256	+6.89%
Loreto Kirribilli (Kirribilli, NSW)	\$22,260	-	\$22,260	+6.53%
Orana Steiner School (Weston, ACT)	\$9,310	\$2,085	\$11,395	+6.35%
St John Fisher College (Bracken Ridge, QLD)	\$2,214	\$2,379	\$4,593	+6.25%
Stuartholme School (Toowong, QLD)	\$19,176	-	\$19,176	+6.04%
St Augustine's College (Brookvale, NSW)	\$11,202	\$4,957	\$16,159	+6.00%
Bacchus Marsh Grammar (Bacchus Marsh, VIC)	\$10,232	\$1,063	\$11,295	+5.88%

Largest % decrease in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
St Paul's College (Gilles Plains, SA)	\$7,500	\$50	\$7,550	-5.57%
Downlands Sacred Heart College (Toowoomba, QLD)	\$10,725	\$1,800	\$12,525	-0.87%
Temple Christian College (Mile End, SA)	\$7,150	-	\$7,150	-0.32%

State by state

NSW



Average increase
3.66%



% of schools with no increase
3.19%

Top 10 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
The King's School (North Parramatta)	\$36,900	\$2,858	\$39,758	+0.11%
SCEGGS Darlinghurst (Darlinghurst)	\$38,214	\$750	\$38,964	+2.46%
Cranbrook School (Bellevue Hill)	\$38,100	-	\$38,100	+2.34%
Sydney Grammar School (Darlinghurst)	\$36,615	-	\$36,615	+3.90%
St Catherine's School (Waverley)	\$34,896	\$1,382	\$36,278	+3.36%
PLC Sydney (Croydon)	\$34,080	\$900	\$34,980	+3.55%
Newington College (Stanmore)	\$33,984	\$861	\$34,845	+1.89%
Trinity Grammar School (Summer Hill)	\$34,770	-	\$34,770	+3.24%
Moriah College (Bondi Junction)	\$31,657	\$2,308	\$33,965	+4.83%
Knox Grammar School (Wahroonga)	\$32,940	\$600	\$33,540	+3.42%

Top 10 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Macquarie Grammar School (Sydney)	\$17,510	\$2,020	\$19,530	+10.84%
Loreto Kirribilli (Kirribilli)	\$22,260	-	\$22,260	+6.53%
St Augustine's College (Brookvale)	\$11,202	\$4,957	\$16,159	+6.00%
Sydney Church of England Grammar School (North Sydney)	\$33,060	-	\$33,060	+5.56%
Waverley College (Waverley)	\$14,958	\$615	\$15,573	+5.42%
St Aloysius' College (Milsons Point)	\$19,620	-	\$19,620	+5.01%
Brigidine College (St Ives)	\$18,730	-	\$18,730	+4.99%
New England Girls School (Armidale)	\$23,907	\$50	\$23,957	+4.95%
Moriah College (Bondi Junction)	\$31,657	\$2,308	\$33,965	+4.83%
The McDonald College (North Strathfield)	\$28,736	\$804	\$29,540	+4.78%

Victoria



Average increase
3.68%



% of schools with no increase
2.78%

Top 10 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Geelong Grammar School (Corio)	\$41,544	-	\$41,544	+3.41%
Mount Scopus Memorial College (Burwood)	\$37,880	\$510	\$38,390	+2.44%
St Catherine's School (Toorak)	\$35,080	\$2,500	\$37,580	+2.79%
Melbourne Girls' Grammar School (South Yarra)	\$36,276	-	\$36,276	+2.80%
The King David School (Armadale)	\$32,152	\$4,100	\$36,252	+3.80%
Lauriston Girls' School (Armadale)	\$34,528	-	\$34,528	+3.50%
Korowa Anglican Girls' School (Glen Iris)	\$31,444	\$2,937	\$34,381	+2.79%
Melbourne Grammar School (Melbourne)	\$34,260	-	\$34,260	+4.01%
Trinity Grammar School (Kew)	\$32,280	\$1,332	\$33,612	+0.02%
Caulfield Grammar School (St Kilda East)	\$31,842	\$1,698	\$33,540	+4.23%

Top 10 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Emmaus College (Vermont South)	\$6,800	\$1,070	\$7,870	+6.93%
Woodleigh School (Baxter)	\$26,345	\$1,911	\$28,256	+6.89%
Bacchus Marsh Grammar (Bacchus Marsh)	\$10,232	\$1,063	\$11,295	+5.88%
Emmanuel College (Altona North)	\$5,720	-	\$5,720	+5.63%
Xavier College (Kew)	\$29,870	\$2,740	\$32,610	+5.43%
Sacre Coeur (Glen Iris)	\$26,188	-	\$26,188	+5.30%
Genazzano FCJ College (Kew)	\$28,680	\$620	\$29,300	+5.04%
Haileybury College (Keysborough)	\$32,580	-	\$32,580	+5.01%
Mentone Girls' Grammar School (Mentone)	\$26,005	\$3,840	\$29,845	+4.55%
Westbourne Grammar School (Truganina)	\$21,208	-	\$21,208	+4.49%

Queensland

 Average increase
3.19%

 % of schools with no increase
1.37%

Top 10 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Brisbane Grammar School (Brisbane)	\$26,280	\$1,185	\$27,465	+1.40%
Brisbane Girls Grammar School (Brisbane)	\$24,910	-	\$24,910	+3.25%
Anglican Church Grammar School (East Brisbane)	\$22,736	\$1,910	\$24,646	+3.26%
Brisbane Boys College (Toowong)	\$23,300	\$1,200	\$24,500	+3.32%
St Margaret's Anglican Girls School (Ascot)	\$23,190	-	\$23,190	+2.90%
Somerville House (South Brisbane)	\$22,680	-	\$22,680	+3.00%
St Aidan's Anglican Girls School (Corinda)	\$20,910	\$1,562	\$22,472	+2.71%
The Southport School (Southport)	\$22,207	-	\$22,207	+3.00%
Clayfield College (Clayfield)	\$18,330	\$1,852	\$20,182	+3.26%
St Hilda's School (Southport)	\$19,996	-	\$19,996	+2.80%

Top 10 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
St John Fisher College (Bracken Ridge)	\$2,214	\$2,379	\$4,593	+6.25%
Stuartholme School (Toowong)	\$19,176	-	\$19,176	+6.04%
St Joseph's College (Spring Hill)	\$14,940	\$1,755	\$16,695	+5.86%
The Glennie School (Toowoomba)	\$13,100	\$1,340	\$14,440	+5.40%
St Andrew's Anglican College (Peregian Springs)	\$11,980	\$2,828	\$14,808	+5.06%
Marist College (Ashgrove)	\$12,150	\$1,440	\$13,590	+4.94%
Lourdes Hill College (Hawthorne)	\$8,440	\$720	\$9,160	+4.51%
Mt St Michael's College (Ashgrove)	\$8,768	\$1,000	\$9,768	+4.45%
Redeemer Lutheran College (Rosedale)	\$12,490	-	\$12,490	+4.43%
St John's Anglican College (Forest Lake)	\$12,040	\$916	\$12,956	+4.21%

Western Australia

 Average increase
1.58%

 % of schools with no increase
13.51%

Top 5 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Presbyterian Ladies' College (Peppermint Grove)	\$27,588	\$1,440	\$29,028	+2.28%
Christ Church Grammar School (Claremont)	\$28,320	-	\$28,320	+2.53%
Scotch College (Swanbourne)	\$27,660	\$640	\$28,300	+2.02%
Methodist Ladies' College (Claremont)	\$27,894	\$350	\$28,244	+2.65%
Hale School (Wembley Downs)	\$26,400	\$800	\$27,200	+2.37%

Top 5 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Iona Presentation College (Mosman Park)	\$9,800	\$3,275	\$13,075	+3.20%
Methodist Ladies' College (Claremont)	\$27,894	\$350	\$28,244	+2.65%
Christ Church Grammar School (Claremont)	\$28,320	-	\$28,320	+2.53%
St Hilda's Anglican School for Girls (Mosman Park)	\$26,025	-	\$26,025	+2.50%
All Saints' College (Bull Creek)	\$22,745	\$1,620	\$24,365	+2.40%

Northern Territory

Top 3 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
The Essington School Darwin (Rapid Creek)	\$8,140	\$1,160	\$9,300	n/a
St Philip's College (Alice Springs)	\$9,100	-	\$9,100	n/a
Kormilda College (Berrimah)	\$8,880	-	\$8,880	n/a

South Australia

 Average increase
2.19%

 % of schools with no increase
10.39%

Top 5 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Prince Alfred College (Kent Town)	\$23,760	\$3,060	\$26,820	+2.52%
St Peter's College (St Peters)	\$24,580	\$2,210	\$26,790	+1.77%
Walford Anglican School for Girls (Hyde Park)	\$24,850	\$1,880	\$26,730	+3.01%
St Peter's Collegiate Girls' School (Stonyfell)	\$23,700	\$3,000	\$26,700	+3.05%
Pembroke School (Kensington Park)	\$24,870	\$1,803	\$26,673	n/a

Top 5 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Emmaus Christian College (South Plympton)	\$6,450	\$1,600	\$8,050	+5.23%
St John's Grammar School (Belair)	\$15,550	\$2,611	\$18,161	+4.89%
Trinity College (Blakeview)	\$6,750	\$600	\$7,350	+4.18%
St Aloysius College (Adelaide)	\$9,435	\$1,464	\$10,899	+4.10%
Cedar College (Northgate)	\$6,056	\$300	\$6,356	+4.06%

Tasmania

Top 3 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
The Friends' School (North Hobart)	\$19,340	-	\$19,340	n/a
Scotch Oakburn College (Launceston)	\$17,650	\$1,650	\$19,300	n/a
Launceston Church Grammar School (Mowbray)	\$16,550	\$2,000	\$18,550	n/a



Average increase
5.07%



% of schools with no increase
0.00%

Top 5 fees reported

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Canberra Grammar School (Red Hill)	\$24,800	-	\$24,800	+4.20%
Canberra Girls' Grammar School (Deakin)	\$23,300	\$400	\$23,700	+5.33%
Radford College (Bruce)	\$17,390	\$1,340	\$18,730	+4.00%
Orana Steiner School (Weston)	\$9,310	\$2,085	\$11,395	+6.35%
Marist College Canberra (Pearce)	\$9,223	\$1,850	\$11,073	+7.07%

Top 5 largest % increase in fees

School	Year 12 fees - 2019			Annual change
	Tuition	Extras	Total	
Marist College Canberra (Pearce)	\$9,223	\$1,850	\$11,073	+7.07%
Orana Steiner School (Weston)	\$9,310	\$2,085	\$11,395	+6.35%
Canberra Girls' Grammar School (Deakin)	\$23,300	\$400	\$23,700	+5.33%
Daramalan College (Dickson)	\$5,620	\$3,720	\$9,340	+4.47%
Canberra Grammar School (Red Hill)	\$24,800	-	\$24,800	+4.20%

School fees and household income

The rising cost of school fees across the country can certainly strain the family budget. Our research of 1,600 families has found that on average, private school fees took up 35% of their net family income.

% of income spent on school fees			
Nationally			35.0%
NSW	34.1%	South Australia	39.2%
Victoria	39.2%	Tasmania	27.2%
Queensland	35.2%	ACT	25.2%
Western Australia	33.2%	Northern Territory	38.9%

We've heard many stories highlighting the sacrifices parents are making for school fees or have had to look at changing schools. We believe that changing schools part way through is not good for anyone.

Finance shouldn't get in the way of a education - the goal is to make the cost of education more manageable for families. That's why we developed a fit-for-purpose service to support families.

Just like what a mortgage is to a house, a lease for a car, Edstart is the equivalent for education. It's all about making it a manageable expense by enabling parents to make small regular payments, rather than having to pay fees in one lump sum.

Boarding fees



Average increase
2.61%



% of schools with no increase
6.29%

Top 10 boarding fees reported

School	Year 12 fees - 2019			Annual change
	Boarding	Extras	Total	
Cranbrook School (Bellevue Hill, NSW)	\$33,501	-	\$33,501	+3.16%
Trinity Grammar School (Summer Hill, NSW)	\$31,520	\$1,500	\$33,020	+1.57%
Toorak College (Mount Eliza, VIC)	\$31,755	-	\$31,755	+3.50%
Barker College (Hornsby, NSW)	\$31,010	-	\$31,010	+3.75%
Knox Grammar School (Wahroonga, NSW)	\$30,450	-	\$30,450	+3.47%
Caulfield Grammar School (St Kilda East, VIC)	\$30,009	-	\$30,009	0.00%
Sydney Church of England Grammar School (North Sydney)	\$30,000	-	\$30,000	+3.95%
St Catherine's School (Toorak, VIC)	\$29,660	-	\$29,660	+2.99%
PLC Sydney (Croydon, NSW)	\$28,800	\$500	\$29,300	+3.39%
Methodist Ladies' College (Kew, VIC)	\$29,190	-	\$29,190	+1.01%

Top 5 largest % increase in boarding fees

School	Year 12 fees - 2019			Annual change
	Boarding	Extras	Total	
Huntingtower School (Mount Waverley, VIC)	\$19,110	-	\$19,110	+10.11%
Seymour College (Glen Osmond, SA)	\$24,400	-	\$24,400	+6.60%
The Peninsula School (Mount Eliza, VIC)	\$27,604	\$790	\$28,394	+6.46%
Canberra Grammar School (Red Hill, ACT)	\$25,950	-	\$25,950	+6.00%
The King's School (North Parramatta, NSW)	\$25,710	\$480	\$26,190	+5.97%

Top 5 schools with no increase in boarding fees

School	Year 12 fees - 2019			Annual change
	Boarding	Extras	Total	
Caulfield Grammar School (St Kilda East, VIC)	\$30,009	-	\$30,009	0.00%
Trinity Grammar School (Kew, VIC)	\$27,988	-	\$27,988	0.00%
Scotch College (Swanbourne, WA)	\$26,000	-	\$26,000	0.00%
Iona Presentation College (Mosman Park, WA)	\$22,450	-	\$22,450	0.00%
Fairholme College (Toowoomba, QLD)	\$21,690	-	\$21,690	0.00%

About Edstart

At Edstart, we believe education is the world's most powerful investment. Our mission is to help people pay for it.

Edstart helps parents pay for school fees by providing flexible plans they can control, so that school fees don't hold back their family's finances.

We offer options to help families spread large upfront school fees into more manageable payments. They can even extend repayments to after the children have left school.

We're helping families across Australia take the stress out of the household budget while their kids get a great education.

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The Edstart School Fees Report is based on an analysis of the top 320 non-Government schools in Australia. Schools that haven't made their fee schedule available to the general public as at 30 January 2019 have not been included. Whilst all the information and statements have been prepared with all reasonable care, no responsibility or liability is accepted by any member of Edstart for any errors or omissions or misstatements however caused or arising.

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