

# FINANCIAL INCLUSION AND SCHOOLS

SCHOOLS AND FINANCIAL COUNSELLORS  
WORKING TOGETHER



**FCRC**

Financial & Consumer Rights Council Inc.



**Good  
Shepherd**  
Youth & Family Service



anti  
poverty  
week  
2011


**ANTI-POVERTY  
WEEK**  
16 - 22 October 2011



## POVERTY, HARDSHIP AND EDUCATION

- About 10% of Australian children (that is, about half a million children) live in a family which is suffering poverty or serious hardship.
- More than one quarter of all homeless people are families with children.
- Children from poorer families are six times more likely to go to school without breakfast than students from wealthier backgrounds.
- Families pay more of the total cost of their children's education than in most other developed countries.
- Social disadvantage is the main cause of difference between children's level of educational achievements.
- Children from poorer families are twice as likely as those from wealthy families to have very low levels of literacy and numeracy.
- 40% of students from disadvantaged backgrounds leave school before year 12, compared to 20% of students from high socio-economic backgrounds.
- Children who do not complete year 12 or its equivalent are twice as likely to become unemployed as those who do.

**'Social Inclusion at School: How to help low-income families'**, an initiative of Anti-Poverty Week 2008.



## WHAT IS THIS LEAFLET ABOUT?

This leaflet and its launch during Anti-Poverty Week 2011 provide an opportunity for financial counsellors, schools and the wider school community to reflect on the relationship between poverty, and participation and successful involvement in education.

A major issue which financial counsellors often see is the cost of education for families. Parents tell us of the extreme difficulties they face, in providing what is needed to ensure their children can fully participate in school activities, particularly at the beginning of the school year. They want their children to have every chance to access educational opportunities.

This leaflet contains an overview on the benefits of schools working with financial counsellors.

## WHAT IS FINANCIAL COUNSELLING?

Financial counsellors assist people with a wide range of financial problems. These services are free, independent and confidential.

A financial counsellor will:

- help you get a clear picture of your overall financial situation
- explain what options you have in relation to your debts and the advantages and disadvantages of them
- advocate or negotiate with creditors, government agencies and others
- provide information about your rights and responsibilities as a consumer
- listen and provide support, and is on your side.

Financial counsellors have strong links with other service providers and may also provide referrals to other agencies that can assist, such as free community legal services, material aid, housing bodies and so on.

In Victoria, people seeking financial counselling can ring 1800 149 689, Monday to Friday 9.30am – 5pm. This free service is staffed by qualified financial counsellors. They can also refer you to your local financial counselling service.

Schools wanting more information about anything in this leaflet can call the Financial and Consumer Rights Council on [03] 9663 2000

*“School should be a place where each young person is known and cared for and a place which is inclusive and open, regardless of personal or family circumstance. If young people don’t feel included because of poverty-related reasons, they are very much at risk of severe, lifelong disadvantage.”*

Gerard Stafford,  
Former School Principal

## HOW CAN FINANCIAL COUNSELLORS WORK WITH SCHOOLS?

### Financial Counsellors can:

Be a direct support to families experiencing financial difficulty by providing information and advocacy.

Describe the circumstances of families who present at their agencies, detail their budgets which illustrate their financial difficulties, and explain how they can offer assistance.

Provide a profile of needs summary on poverty issues affecting children at school.

Provide information and advocacy on school related and other associated costs.

Offer to run a parent information session on issues affecting family income and expenditure. For example, utility payment plans, hardship policies, no-interest loans programs, etc.

Work with the school to establish and or maintain an up-to-date and relevant directory of local and state-wide services that can provide assistance to families experiencing financial difficulties.

*Financial Counsellors are free,  
not for profit and confidential.*

*Does your school know who your local  
Financial Counsellor is?*



*Ring 1800 149 689 to find out.*

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to have very low levels of literacy and numeracy.  
40% of students from disadvantaged backgrounds leave school before year 12,  
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# WHAT ACTION CAN SCHOOLS TAKE?

## **Schools can:**

Invite a financial counsellor to participate in their Inclusion Review Team as suggested in the 'Social Inclusion at School Booklet.'

Invite a financial counsellor to be involved in their school well-being group.

Invite a financial counsellor to run information sessions for parents on issues affecting their budget e.g. utility hardship policies, mortgage relief schemes, government grants etc.

Invite a financial counsellor to a staff meeting at the beginning of the school year to discuss how we can work together to ensure policies and practices enable all students to feel included and be able to participate fully at school.

Invite a financial counsellor to run an information session for staff to discuss the financial constraints and pressures facing families of students in their class and how they can discretely and appropriately support them.

*The Anti-Poverty  
Week 'Schools  
and Social  
Inclusion  
Booklet' is  
available for free  
from your local  
Financial  
Counsellor.*



## **WHAT IS THE SCHOOLS AND SOCIAL INCLUSION CHECKLIST?**

The Schools and Social Inclusion Checklist is part of a document called '**Social Inclusion at School: How to help low-income families**'. This document was produced as an initiative of Anti-Poverty Week in 2008.

The Checklist could be used in your school to ensure that its policies, practices, and activities don't adversely affect low-income families.

The Checklist covers Administration, Fees and Fundraising, Uniforms, Books and Equipment, Excursions and Activities, Homework and Assignments, Meals and External Assistance. It is available for free from your local financial counsellor or from Anti-Poverty Week at

[http://www.antipovertyweek.org.au/docs/social\\_inclusion.pdf](http://www.antipovertyweek.org.au/docs/social_inclusion.pdf)





## WHAT CAN PARENTS DO?

Contact your school to discuss any financial concerns and provide a copy of this leaflet.

Contact your local financial counsellor and obtain a copy of '**Social Inclusion at School: How to help low-income families**', an initiative of Anti-Poverty Week.

Suggest that time is set aside at staff meetings to discuss one or two points from '**Social Inclusion at School: How to help low-income families**', an initiative of Anti-Poverty Week.

Ask the school to incorporate into school practice a statement committing to review policies considering, 'What impact will this have on low income families?'

Suggest that this leaflet is tabled at a board or management meeting for discussion and action.

Identify areas where financial counsellors can assist your school.

For further advice and information, get in touch with a financial counsellor today.  
Phone 1800 149 689.



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