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The great class divide

Is paying for a private education really worth it?

Briana Domjen reports

pril and Luke Palmerlee aren't going overseas this year. They no longer have a nanny. There are no gourmet groceries - and Ms Palmerlee's clothes have taken a distinct shift down market.

These sacrifices are being made by thousands of Australian parents struggling to afford private education.

It's a deliberate sacrifice. For Mrs Palmerlee, public schooling was not

"Êducation is our absolute number one priority and we are continuously adjusting our arrangements to be able to juggle everything," the mother of four says. "You name it, we'd sacrifice it to pay school fees."

Deciding where to send your child to school is an issue some parents agonise over from the moment their child is born.

Gone are the days when a parent would enrol their kids in the nearest educational institution. Today families are prepared to move suburbs to gain a spot in a top school.

Conversely, the once prestigious elite schools are becoming home to the sons and daughters of the average Sydney family, which experts say is causing some social issues for students in the playground.

Child psychologist Dr Andrew Greenfield sees it every day.

"I see parents struggling with this

issue every day," he says.
"Some kids start to feel isolated because they can't talk about the overseas holidays they went on or they don't have the latest technology, so they often feel left out and in some cases can be bullied, which can lead to self-esteem issues as well.

"Kids tell me it makes it hard for them to fit in when they are the poor kid in a rich school."

Greenfield says for these parents, making ends meet is also reducing the time that they have to spend with their children.

"Parents have to work extra hours and that impacts on the amount of time parents can spend with the child, which impacts on their homework and their ability to achieve the best they can because often they can't pay for tutors and family members aren't around to supervise," he says

Child psychologist Dr Michael
Carr-Gregg said there has been an
increase in the number of parents
living in the red so they can send their

kids to a private school.
"This is a big issue," he says. "I have a patient who sends their kids to a very expensive private school which costs them \$30,000 a year and as a result they can't afford a decent car



Kylie Ofiu and Halia, 5, and Mele, 4, who go to a public school



April Palmerlee with son Henry, 11, Portia, 7, and Scarlett, 6. The Randwick family have sacrificed for the kids' private education Picture: Cameron Richardson

and I think there is a trickle-down effect on the kids," he says.

"They are never going to be able to

compete socially with some of these kids and it can be awkward."

With the most obvious difference between a private or public education being money, many families are making financial adjustments to send their child to a full fee-paying school.

While public schools are funded primarily by the government with 'voluntary contributions'' by parents, independent and Catholic schools must generate their own funding, which generally comes from high fees, fundraising and private grants.

For a child starting preschool in 2013, the estimated cost of a Catholic education in Sydney is \$180,416, according to statistics from the Australian Scholarships Group.

For a child starting preschool this year, the forecast cost of a private education is \$427,645.

This year has seen huge hikes in fees for Sydney's top private schools with tuition costs at some of the state's most expensive institutions hitting \$30,000 a year for the first time.

SCEGGS Darlinghurst tuition fees are \$30,501, a 5.5 per cent jump on 2012. The King's School charges \$26,448 a year for Year 7 students and \$28,905 for Year 12 pupils. St Catherine's School charges \$26,000, an 8.3 per cent rise on last year, while Cranbrook charges \$26,421 for Year 7 students and \$28,251 for Year 12.

This excludes money for sports, excursions, camps and extra subjects. But the Palmerlees are willing to bear the financial sacrifices for their children's sake.

"Education stays with you your whole life," Mrs Palmerlee says.

"When handling our family budget, the one thing we won't ever change is the children's education." The 44-year-old and her husband, Luke, moved to Australia from New

York a decade ago and opted for private education, believing it offered much more than the public system. Since then, they have enrolled their 11-year-old son Henry into Sydney Grammar Edgecliff Preparatory and their daughters Scarlett, 6, and Portia 7, at exclusive Ascham in Edgecliff.

Despite the \$70,000-a-year cost, she said it is worth it.

"We found the quality of teachers and depth of resources available in the private schools was so far beyond what was available even in a very good well-resourced public school," she says. But experts on the subject don't see

it the same way.

President of the NSW Teachers
Federation Maurie Mulheron has
taught in public schools for 34 years.

He says families should never put themselves under such immense financial pressure for the sake of schooling their children.

research on the subject several years ago, finding that most parents didn't want their child to feel as though they were the "poor kid" in a rich school.

"There is a huge amount of pressure on parents and that's something that came out very strongly in our research," Proctor, a University of Sydney education expert, says.

"Parents felt anxious, and they felt everyone had an opinion about where they sent their child and why.'

One of the biggest hurdles in some parents psyche is the fact that they went to a private school, so their children must as well.

Ryan Love, a director at financial advice firm Apex Partners, sees the trend often. He says his clients will go to lengths such as mortgaging their house, or re-entering the workforce, to afford the major fees.

"We usually tell them to set aside \$400 a month per child from the day get into a good Catholic school – even if they weren't Catholic.

Author and blogger Kylie Ofiu isn't opposed to private schooling, but doesn't see the need to spend big bucks on a private primary school.

Her daughters Halia, 5, and Mele, 4, attend Oxley Park Primary School in Western Sydney.

"I had planned to send the girls to a private school but the public school ended up being better suited to them than the private school," she said. "Particularly the speech program, because my children have learning delays and need speech therapy a couple of times a week, which they school provides three times a week.

"It is much cheaper than a private school and it is what works best for us.'

But northern beaches mother-ofthree Kerrie Rodriguez has put three kids through public schools and says she wouldn't send her kids to a private school even if she had the money.

"I like schools that are close to home, I like co-ed and I think at public schools it is an even playing field. says. "Public education is great value for money and provides my kids with everything they need."

Sydney Catholic Education office media spokesman Mark Rix said he and his department are committed to their long-term position that "No child will be denied the opportunity to be educated in a Catholic school due to a genuine inability to pay fees"

"While fees in systemic Catholic school are very moderate (between \$2000-\$4000 per year), and kept as affordable as possible, many of our parents make enormous sacrifices to send their child to one of our schools," Mr Rix said.

"We never take for granted that for so many parents, nothing matters more than getting the best start in life for their child, and they will do whatever is within their means to make this happen."

Kids say it's hard to fit in when they're poor kids in a rich school

"If you are skimping and saving you should go to a public school where you can get a free education," he says.

"It is absolutely not necessary for parents to be struggling to send their kid to a private school when there's a quality public school in just about every area in NSW. My advice would be save your money to give them experiences like buying books, taking them to the theatre, and save the money for when the child needs money for TAFE or university fees."

Research shows some parents feel a need to enrol their kids in private schools simply to prove they can, and once they are there it's a competition between them and other parents to "keep up with the Joneses"

Dr Helen Proctor conducted

they are born, but often people choose to re-draw their mortgage," he says. Making financial sacrifices is just

one of the desperate measures. Last week *The Daily Telegraph* revealed private investigators were being recruited to catch out parents who provided false addresses to secure a place for their child at elite schools.

About 60 per cent of parents told a recent survey by Australian Scholarships Group they would rent or buy a house near the school of their choice for their kids.

A further 17 per cent admitted they would use a false address to fool school administrators into thinking

Åbout 9 per cent of parents said they would have their child baptised to

they were locals.