

Choice and Affordability Fund

2024 Annual Report

Catholic Schools NSW Ltd
AB 46 619 593 369

NGRB Ongoing Compliance Declaration

Section 92 of the *Australian Education Act 2013* (“the Act”) outlines the basic requirements for approval of a non-government representative body (“NGRB”) for a non-government school.

As such, the Department of Education is seeking confirmation that Catholic Schools New South Wales complies with the legislative requirements in relation to monitoring the body’s compliance with the Act.

Confirmation you continue to meet basic requirements for approval

Body corporate

Explain how you are meeting the relevant Commonwealth or State and Territory requirements to be a body corporate. I.e. NGRB name is registered with ACNC (ABN:XXXXX)

Catholic Schools NSW Limited (CSNSW) is a not-for-profit company limited by guarantee and domiciled in Australia. The registered address is Level 7, 123 Pitt Street, Sydney, NSW 2000. The ABN is 46 619 593 369. CSNSW is a registered charity with the Australian Charity and Not-for-profits Commission.

Not-for-profit (NFP)

Explain how you are meeting the relevant Commonwealth, State or Territory requirements to be an NFP. Association incorporation legislation changes from state to state, further guidance can be found on the [Australian Securities & Investments Commission website](#).

CSNSW is the Approved System Authority for 547 Catholic schools in NSW under Commonwealth and NSW legislation and is responsible for distributing in excess of \$3.6 billion in recurrent funding to those schools in accordance with the requirements of the *Australian Education Act 2013 (Cth)* and the *Education Act 1990 (NSW)*. In doing so, CSNSW does all that is practically and reasonably possible to ensure that schools comply fully with the terms and conditions of funding grants and adhere to not-for-profit guidelines.

Financial viability

When completing this section NGRBs should consider their ongoing operation status, their organisations risk management plan and whether the current organisations income is sufficient to meet current and ongoing operating costs as outlined in section 27 of the Australian Education Regulations 2023.

The ongoing operational status of CSNSW continues to be managed appropriately within the organisation’s risk management plan and other financial policies that are in place. No matter as outlined under Section 27 of the Australian Education Regulations 2023 have been identified as an issue for CSNSW.

Fit and proper person

When completing this section NGRBs should consider if the organisation has the relevant skills, knowledge and experience needed to support non-government schools, ongoing practices to ensure staff are of good character, law abiding and that conflicts of interest are managed correctly as outlined in sub section 28(2) of the Australian Education Regulations 2023.

The 2024 CSNSW Board had ten directors, including the Chair. The directors bring a wide range of skills to their positions and provide informed decision making. To assist in the execution of its role, the Board has five committees with regular schedules, one adhoc committee and one panel. Each of these have their own charter. Mo matter as outlined under Section 28(2) of the *Australian Education Regulations 2023* have been identified as applying to persons employed by CSNSW.

Catholic Schools NSW Annual Report Sign Off

This annual report is submitted in fulfillment of the annual report requirements in sections 50, 51 and 52 of the CAF Guidelines.

**Name and Position of the person signing
off on behalf Catholic Schools NSW¹:** Dallas J McNerney, CEO

Date:

¹ Name and position of the person within the NGRB with authority to sign off.

Summary of 2024

The Choice and Affordability Fund (“CAF”) is part of the Australian Government’s commitment to providing choice to Australian families on being able to decide which school to send their child. The Catholic Schools NSW (“CSNSW”) funding distribution model and methodology supports this commitment by giving parents the opportunity to choose an affordable Catholic school that will best suit their individual child.

The CAF will provide CSNSW with approximately \$226 million over ten years from 2020 to 2029 to provide support to schools as they transition to the Direct Measure of Income (“DMI”) for capacity to contribute that was introduced by the Australian Government in 2020.

As required by the CAF Guidelines, in 2024 CSNSW worked collaboratively with the eleven NSW Catholic Diocesan Schools Offices to provide funding to 138 systemic schools and 34 RI/MPJP (non-systemic) schools. CSNSW determined the share of funding for its schools according to the Funding Distribution Model 2024 – 2029 (as agreed by the Catholic Bishops of the eleven Dioceses of NSW) and in accordance with the CAF Agreement.

In 2024, CSNSW provided funding from the CAF for the following national priorities:

- a) *Choice and affordability of schools (systemic Catholic schools - \$30.6M)*
To provide funding for initiatives that facilitate parental choice and opportunity giving parents the ability to choose an affordable school that will best suit their individual child.
- b) *Regional Transition assistance (“RTA”) - systemic Catholic Schools - \$306k)*
To provide support for regional and remote systemic schools to transition to the Capacity to Contribute model for recurrent funding. The amount of funding provided and the schools to which the funding was provided was determined in accordance with the CAF requirements. The requirements are that RTA funding is distributed based on the following criteria:
 - Funding is quarantined to schools in regional and remote areas
 - DMI CTC score is higher than the 2011 or 2016 Socioeconomic status score
 - Annual recurrent funding growth is less than indexation....
- c) *Transition Assistance – former NAAF schools (\$382k)*
In accordance with the CAF Agreement, funding for the former NAAF (National Adjustment Assistance Fund) schools was provided under the heading of Transition Assistance (to help these schools transition to the Capacity to Contribute methodology for recurrent funding).

Brief Summary of Major Achievements for 2024

The 2024 calendar year was the first time that funding was provided from the systemic schools component of the CAF. The amount provided equated to \$30.3m. This distribution coincided with the implementation of a new Funding Distribution Model ("FDM"), developed by CSNSW and approved by the Bishop Members. The FDM ensures that the funding attracted to schools is in alignment with the methodology outlined in the *Australian Education Act 2013*. The former model had built into it, a redistribution of funding attracted. This was done to ensure that parents who wanted to send their child to a Catholic school, anywhere in NSW, would be able to afford the school fees, regardless of the school's Capacity to Contribute ("CTC").

The new model removes the redistribution element and ensures that funding attracted by schools is the basis for the funding distributed to schools. The schools that previously benefited from a redistribution of funding (being those primary schools with CTC scores greater than 105), received a reduced share of recurrent funding (to that which would have previously been distributed). Instead, those schools received CAF monies to ensure those schools were no worse off than in previous years, and so school fee increases were kept to a reasonable level. The CAF provided will allow those schools to increase fees over the remaining CAF period (to 2029) and give schools the best opportunity to ensure parents can keep sending their child to a Catholic school and afford the fees that are charged.

The new funding model aligns with one of the intended outcomes of the CAF: to reduce the level of redistribution across the system, while continuing to allow parents the option of choosing a Catholic school, regardless of location.

Funding provided by the CAF continued to support fee relief to those parents who were experiencing financial hardship but did not want to disrupt their child's education by having to withdraw from their school of choice.

Fee relief was provided through scholarship programs, bursaries and general fee relief. This relief was gratefully received by those parents that could no longer afford to pay full school fees. The retention of enrolments, which may be illustrated by enrolment growth across the NSW Catholic systemic schools, supports the notion of affordability for most families.

Non-systemic schools continued to receive CAF funding. In 2024, this totalled \$1.4m, of which \$382k was provided to former NAAF schools. Schools reported using this funding to provide targeted fee relief to parents in the form of scholarships, bursaries and general fee relief, based on the circumstances of families. Non-systemic schools also reported enrolment growth in 2024 of 1.7%.

For Special Circumstances funding, an amount of approximately \$1.3m was provided to Trinity College at Lismore. This was in response to a request from Trinity for additional funding to allow the College to operate at a site of Southern Cross University Lismore campus and to undertake extensive renovations of the buildings being occupied by the college. The college council is yet to approve the capital works program. The approval is expected in late 2025.

Risk Management

Risk	How the risk will be managed
<p>Non-Systemic Catholic schools use CAF funding for objectives other than what has been agreed in the Workplan between CSNSW and the school.</p>	<p>CSNSW corresponds with schools and provides a copy of the CAF Guidelines, highlighting those priorities that schools must follow. CSNSW also requests an Activity report and acquittal statement from each Non-Systemic school, requesting information on the use of CAF funds, the risks managed and minimised, plus the stakeholders involved. As part of CSNSW commitment to strengthening compliance with CAF requirements, CSNSW strongly encouraged these schools to obtain an independent audit opinion on the use of CAF funding.</p>
<p>Schools' inability to maintain financial viability, and the flow on affects to parents and students, during times of changing funding and other negative impacts, such as natural disasters and economic uncertainty.</p>	<p>Each System school and Diocesan Schools System ("DSS") practices good financial management, including budgeting and cashflow forecasting. Detailed analysis also occurs to forecast funding and other possible scenarios.</p>
<p>School fee affordability - The current economic conditions continue to impact families' ability to absorb fee increases and increases pressure on families to send their children to government schools.</p>	<p>This funding assists schools to keep fee increases lower so that families can continue to afford a Catholic education.</p> <ul style="list-style-type: none"> - Full transparency of fees of all schools with no "hidden" fees on a school's internet or invoices. - Continued education of school fee setting to parents i.e. CSNSW "Keep Funding Fair". - Schools in regular contact with families to understand personal circumstances and proactively communicate bursaries within their schools.
<p>Financial Risks</p>	<p>These are mitigated by closely monitoring budget allocations to ensure that CAF funding is distributed effectively and aligns with projected needs. Regular financial audits and reviews are conducted to confirm that funds are used appropriately and that fee reductions are sustained without jeopardising the schools' financial stability.</p>

Activity Report

In this section, please provide detailed information about each of the activities/initiatives undertaken in 2024. Details about each initiative should be limited to four pages in length.

Please report separately on the following compulsory priorities:

- transition assistance for schools that would have been eligible for the former National Adjustment Assistance Fund, and
- transition assistance for regional schools, and
- transition for other schools, and
- special circumstances funding.

Activity/Initiative Priority	Name
	A – Choice and Affordability
	B – Transition Assistance
	C – Special Circumstances Funding
	D – Strengthening outcomes for schools and educationally disadvantaged schools and students
	E – Student wellbeing and support

Activity Description

Please provide a clear, plain language description of the activity delivery. The description should make it clear how the activity has contributed to achieving the relevant priority - this is important as activities can only be funded under the CAF where they are designed to achieve the outcomes that align with the CAF priorities.

The activity description should include an explanation about how centralised/ distributed funding assisted schools, and any criteria which formed the basis for supporting schools.

The activity description should address how the NGRB will use the findings from the measures of success to develop its projects or objectives for subsequent years.

Outcomes Achieved

This section must include quantifiable outcomes using the NGRB's indicators of success as outlined in the CAF Agreement and/or 2022-2025 work plan. Additional outcomes may be added. Add rows as required for each identified outcome.

- **Indicators of Success** are expected to be described for all activities addressing CAF priorities. Although Indicators of success may not first appear relevant for some CAF priorities such as Priority B (transition) and Priority C (special circumstances), indicators of success can cover the NGRB's expectations such as output targets and time-based factors which are critical to delivery.
- An example of this such could be in the form of support grants having targets for processing times and grants released to recipients. Support making it to the recipient at the right time is of critical relevance to priority C and delivery of timely support when there is an urgency.
- Further indicators of success for priority C activity could also be that the timely output of a grant achieves the objective in that 'urgent need was met'.

Outcomes	Indicators of success
List the outcomes delivered from the initiative/activity and how they have worked to address the identified priority.	Provide quantifiable measure/s of success where possible. Measures should directly relate to the expected outcomes.

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$XX	\$XX

If the activity utilises centralised funding for part or all of its expenditure, please provide details on how that funding was used.

Activity Report

Activity/Initiative	Transition Assistance – Financial Hardship
Priority	B – Transition Assistance for schools that would have been eligible for former National Adjustment Assistance Fund

Activity Description

Annual funding provided from the CAF to schools formerly eligible under the National Adjustment Assistance fund continues to provide financial assistance as schools transition to the DMI /Capacity to Contribute methodology. Funding is utilised to assist families under financial hardship. The schools review the financial status and circumstances and awards bursaries according to merit. Transition Assistance funding enabled schools to extend funds available to assistance families in financial hardship, thus maintaining the student enrolment via affordability. Funding also was used to support students from regional NSW attending schools providing boarding facilities.

Outcomes Achieved

Outcomes	Indicators of success
Schools were able to provide bursaries and fee concessions to those families in need of financial assistance. Total Bursary programs provided many students and their families with assistance from the CAF.	The student enrolments of these families were maintained and the student's education was not disrupted by being forced to change schools
Under the existing funding model, the CAF grant was allocated as a partial offset to the diminishing recurrent funding from the DMI/Capacity to Contribute methodology.	Schools have been able to minimise the tuition fee increase, thereby reducing the number of students that may have been forced to move to a school that charged a more affordable fee.
Supporting Boarders (regional) with lower fee increases. Lower Tuition Fees has supported overall enrolment growth	Schools have been able to keep boarding numbers constant. Enrolments have shown to continue to increase in 2024, continuing to follow the pattern

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$NIL	\$382,355

Activity Report

Activity/Initiative

School Fee Increase Minimisation – Non-Systemic Schools

Priority

A – Choice and Affordability

Activity Description

Annual funding provided from the CAF to non-systemic schools was primarily used to provide fee relief, by way of fee increases, increased funding or bursaries and scholarships. This support provided helped alleviate the cost-of-living pressures that parents of students have been experiencing. With fee increases being kept to a reasonable amount, bursaries and scholarships available, parents could continue to keep their child enrolled at their school of choice and allowed parents to focus on their child's educational journey.

Funding received for schools were allocated towards supporting the transition of reduction in per student funding resulting from the move to the Capacity to Contribute/Direct Measure of Income methodology. This funding specifically provided financial support to families experiencing temporary financial hardship, to allow their child to continue at their school of choice, with no disruption to their education and without impacting the school's financial position.

Funding from the CAF was particularly of most assistance to the Special Assistance schools for which CSNSW is the Non-Government Representative Body for CAF. These special assistance schools include St Lucy's Wahroonga, St Marys Flexible Learning and Wollongong Flexible Learning.

These specialist schools educate children living with disabilities including significant cognitive impairment, autism and hearing/vision impairment. CAF funding received allows these schools to provide financial support to families via bursary programs. The result allows children to continue at the schools and received the specialised care and support they need.

St Edmunds College Wahroonga, also a specialist school, prides itself on its ability to offer an education to special needs students from different socio economic and cultural backgrounds. Due to various unfortunate circumstances experienced during the year by students and their parents, some families were unable to pay their fees. The CAF funding assisted the school by allowing it to provide fee relief without financially impacting the school and allowing special needs students to continue their education without disruption.

The Choice and Affordability Fund funding built a positive relationship between the school and parents and guardians and provided the school the opportunity to pay for recruitment of specialised support staff tasked with assisting students impacted by their family crisis.

Outcomes Achieved

Outcomes	Indicators of success
<p>Minimising the annual increase in fees provided the ability for families to be able to keep their children at their school of choice.</p> <p>One school reported that fee increase was 0.4% less than what it would have been had the CAF funding not been provided.</p>	<p>Feedback from families at the school have provided very positive feedback, which allowed the school to maintain or slightly increase enrolments.</p> <p>Schools were able to continue to provide the current level of quality teaching and facilities to all students</p> <p>No families were forced to withdraw their child due to financial stress.</p>
Improved mental health and general wellbeing of students.	Indicators of success include improved academic performance, decrease in absenteeism and dropouts, increase in social interaction between students and reduced disciplinary issues
Bursary assistance provided to more than 100 families experiencing genuine financial hardship.	75 of the students had remained enrolled in their school of choice throughout the 2024 school year.
Fee increases were limited to 5.5% while educational CPI was well above this while government funding continues to decline annually.	Despite the loss of some enrolments due to perceived unaffordability of fees, some schools were able to maintain relatively stable enrolments with the funding providing assistance families in hardship cases
<p>Increased level of bursary support.</p> <p>Bursary assistance provided to students with severe medical complications and life-threatening health conditions.</p>	<p>The level of bursaries has increased over previous years. From 2020 to 2024, the budget has increased by 46%. The college tracks the number and level of bursary support provided to families from various disadvantaged feeder schools to ensure they continue to be represented within the college.</p> <p>Students able to continue their studies while families were paying for costs of medical care</p>
Consideration and planning is considered in fee setting, accounting for CAF receipts and reduction in Commonwealth funding.	Retaining budgeted numbers of students and families that would otherwise struggle to maintain affordability of child's fees through concession provided
For Special Assistance Schools, increase in learning engagement and enrolments.	The number of students seeking to enrol has continued to increase, and improved ability to cater to needs of students improved. Retention of students between years 8 to 9 and 9 to 10 have continued to improve in 2024 with higher numbers of students attending regularly and remaining engaged in learning.

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$NIL	\$969,301

Activity Report

Activity/Initiative	Regional Careers Hub
Priority	D – Student Outcomes

Activity Description

Part of the funding received by St Patricks College at Campbelltown was used to set up a Regional Careers Hub.

The College is located in an area of disadvantage with a predominantly low socio-economic demographic. The area has high levels of youth unemployment and growing mental health concerns among the young.

The college chose to attribute a portion of its Choice and Affordability funding to address the education disadvantage experienced by students. A careers program was set up to develop structures and processes that would support students to have access to qualified advice, information and tangible assistance which would allow students to make informed choices on their future directions.

Outcomes	Indicators of success
Building networks with local schools that contributed to the hub.	Schools that aligned with the hub committed again for 2025
Building networks with local business, industry and post-school education organisations.	All external partners recommitted for 2025
Students completed a pre-assessment and built a profile of their skills preferences.	Student engagement an interest on seeking information on their areas of interest – very high. Students showed proactivity in collecting information and contacts

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$NIL	\$34,555

Activity Report

Activity/Initiative	Financial Recovery from Natural Disasters
Priority	C – Special Circumstances Funding

Activity Description

In March and April of 2022, Lismore in NSW experienced the worst floods in its history. The unexpected weather event had a severe financial impact on all schools in the Lismore area. Trinity Catholic College is a non-systemic school that receives CAF funding from CSNSW under the CAF agreement.

In February on 2024, the college wrote to CSNSW, seeking additional assistance under Special Circumstances funding, for funding to provide temporary financial relief to the college which experienced a loss of enrolments after the relocation to the Lismore campus of Southern Cross University and to undertake upgrades of the existing safety, electrical, disability access and student movement pathways in order to meet current compliance standards.

Some of the examples of proposed improvements stated by Trinity college include:

- Provision of disability parking
- Central stairway and balustrade and barrier replacement
- Fire stair upgrades
- Installation of an accessible toilet
- Perimeter fencing
- Additional staff and student toilets

CSNSW considered Trinity's request and made a payment of \$1,282,772 in August 2024, which was made up of the remaining entitlement to funding from the CAF until 2029 of \$282,772 plus a Special Circumstances payment of \$1,000,000, totalling \$1,282,772.

In April 2024, Trinity College have advised that none of the funding provided has yet been spent. The college is working on developing a capital works program to be approved by the college council. After approval (expected in late 2025), the funding will be used for the program.

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$NIL	\$NIL*

* Funding of \$1,282,772 has been distributed by CSNSW to Trinity College. No funding has been spent in 2024. Capital works are yet to commence.

Activity Report

Activity/Initiative	Upgrade of Computer Resources for Students
Priority	C – Special Circumstances Funding

Activity Description

For the Holy Saviour Primary School at Greenacre, NSW, funding has continued to be used to ensure that electronic devices used in teaching and learning remain up to date and that students have access to the necessary digital tools for learning without imposing additional costs on families. Recognising that most of the school community is not in a position to support a Bring Your Own Device model, the school has prioritised equitable access to technology. As part of this commitment, iPads were specifically purchased for kindergarten students to support the development of foundational ICT skills for educational purposes. This investment aligns with the transitional and special circumstances criteria by addressing financial barriers and promoting inclusive learning opportunities for all students.

Outcomes Achieved

Outcomes	Indicators of success
Enhanced Early Literacy and Numeracy Skills	<p>Improved phonemic awareness, letter recognition, and early word formation (measured through literacy assessments).</p> <p>Increased engagement and progress in numeracy concepts such as counting, patterns, and basic arithmetic (measured through formative and summative assessments).</p>
Increased Student Engagement and Participation	<p>Higher motivation rates and classroom participation recorded by teachers.</p> <p>Increased on-task behaviour and time spent on learning activities (tracked through classroom observations and app usage reports)</p>
Development of Digital Literacy Skills	<p>Increased proficiency in using technology for learning, including navigation of apps, touchscreen interaction, and basic problem-solving (measured through digital competency assessments).</p> <p>Increased familiarity with educational technology, supporting future learning success.</p>

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$NIL	\$13,731*

Activity Report

Activity/Initiative	CAF Grant Allocation – Systemic Schools: Affordability of School Fees
Priority	A – Choice and Affordability of Schools

Activity Description

In 2024, the Choice and Affordability Fund (“CAF”) was instrumental in supporting Catholic Schools in delivering affordable Catholic education. The funding primarily enabled fee reduction initiatives for schools with high Direct Measure of Income (“DMI”), aligning with CAF’s goal of ensuring parental choice and accessibility regardless of socioeconomic status. A centralised funding model directed support to schools with DMI scores above 105, helping them maintain affordability despite potential funding shortfalls.

Diocesan School Offices (“DSO”) (which operate the schools in their diocese), that have received CAF funding in 2024, determine school fees based on several factors, including parents’ capacity-to-contribute (“CTC”), the Schooling Resource Standard (“SRS”), enrolment demand, and school-specific offerings. Recognising the financial strain full CTC fees could place on families, DSOs opted not to charge the full amount in 2024. Instead, DSOs are gradually increasing fees over five years to 2029, using CAF funding to subsidise the gap.

To ensure equitable distribution of CAF resources, DSOs have implemented a data-driven allocation methodology. This approach compares each school’s combined resourcing income per student to the SRS benchmark, calculates the shortfall, and allocates funding proportionally based on enrolment and need. Schools exceeding the SRS receive no allocation, ensuring funds are directed to those with the greatest financial gaps.

Outcomes Achieved

Outcomes	Indicators of success
Schools have been able to keep fees at a level that families are able to afford sending their children to Catholic schools.	Fee increases year-on-year have been limited and not the full CTC. Compared to the amount adjusted for CTC, the school fees shortfall after increases are on average \$2,590 per student or 17.9%.
Schools have been able to retain existing enrolments and grow enrolments year on year	Student enrolments have mostly remained the same or grown. Enrolments increased by 516 students or 1.93% compared to the prior year.
Bursaries were provided to families in financial distress to assist their children remain at the school.	Bursaries were provided to families in genuine financial hardship. The total value of bursaries provided was \$4,776,049.
Fee Reduction for Schools with High DMI Scores	95% of schools with DMI scores over 105 kept fee increases under 4%. Overall, 3.2% increase in student enrolment, particularly in high DMI schools
Support for DMI Funding Transition	Majority of high DMI schools maintained or working towards financial viability. Funding was distributed within 2024, ensuring financial stability for the academic year

Use of Findings for Future Objectives

Based on the success of 2024's initiatives, DSOs plan to use the financial reviews and enrolment data to refine future CAF applications. With continued growth in enrolment and financial viability, the aim is provided tailored fee relief for more schools in subsequent years. These findings will guide our strategic objectives for the 2025 CAF cycle, prioritising long-term sustainability and expanded access to authentic Catholic education across the DSOs.

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$0	\$30,337,098

Activity Report

Activity/Initiative	Tuition Fee increase minimisation/Hardship relief/choice alternative in remote areas of NSW
Priority	B – Transition Assistance for systemic schools in regional and remote areas

Activity Description

Funding provided for Regional Transition Assistance (“RTA”) totals approximately \$3m. Funding for this priority must be quarantined for distribution to regional and remote Catholic systemic schools that are significantly impacted by the implementation of the DMI/CTC funding arrangements. The distribution methodology satisfies the following criteria:

- Funding is provided to schools in regional and remote areas of NSW which have an ARIA score of at least 1
- DMI Capacity to Contribute (“CtC”) score is higher than the 2011 or 2016 Socioeconomic status (SES) CtC score
- Annual recurrent funding growth is less than indexation

An amount totalling \$305,602 has been provided to thirty seven schools in regional NSW which satisfied the RTA funding criteria. This funding has allowed schools to continue to maintain a high quality of education and facilities at schools, provide fee assistance or forgive outstanding fees to those families struggling to pay tuition fees. In some remote towns, the Catholic school is the only alternative option for parents to government funded schools. RTA funding provides the funding source to allow very small schools to remain viable and provide an alternative school for parents to choose.

In many cases, funding was distributed to schools based on their specific and unique needs, as opposed to a per student or generic basis. Working with each school to determine their unique funding needs has ensured funding is customised per school which allows for higher specific costs in regional areas and that no important resources were cut from schools and fee increases were limited to no more than 2.5%.

Private fee concessions were provided to a number of families based on financial hardship. These included Family A: Single-parent household experiencing temporary loss of income due to sudden illness of the parent; Family B: Family whose primary earner was made redundant and secondary earner had just established a small business and was not taking home a wage; Family C: Family experiencing hardship due to a fire destroying their local business. These families detailed their intent to keep their children enrolled in the Catholic education system but were struggling to pay the tuition and school based fees. Applications were assessed by the School Principal in consultation with specialist central office collection staff, it was decided that the choice and affordability funding could be used to assist the schools covering resource costs for the students to remain enrolled at the school. Concessions were for 100% of the current year’s fees.

Outcomes Achieved

Outcomes	Indicators of success
Very small schools located in remote areas remain open and affordable to allow parents the choice of sending their child to a Catholic school.	The student enrolments of these families were maintained and the student's education was not disrupted by being forced to change schools.
Under the existing funding model, the CAF grant was allocated as a partial offset to the diminishing recurrent funding from the DMI/Capacity to Contribute methodology.	Schools have been able to minimise the tuition fee increase, thereby reducing the number of students that may have been forced to move to a school that charged a more affordable fee.
Supporting Boarders (regional) with lower fee increases. Lower Tuition Fees has supported overall enrolment growth	Schools have been able to keep boarding numbers constant. Enrolments have shown to continue to increase in 2024, continuing to follow the pattern.
School Fee increases passed on to families were limited to 2.5%. Schools have been able to maintain existing enrolment numbers and as a whole enrolment number have increased by up to 2.4% in some areas of regional NSW.	No decrease in the funding provided to schools for operating expenses. Schools were able to continue providing high quality teaching. Increase in the total enrolment number (total enrolment number of 4 schools in the Bathurst region: Aug 2024: 2,668 students & August 2023:2,604 students).
The affected families experiencing significant and unforeseen critical pastoral issues were able to continue sending their children to school without the burden of going without other life necessities in order to meet their school fee obligations.	The allocation of funding under the Choice and Affordability Fund Regional Transition Assistance directly supported the retention of students from families facing significant critical pastoral challenges. By providing timely and appropriate fee concessions, schools ensured these students could continue their education without the added stress and disruption of potential withdrawal due to financial hardship.

Activity Expenditure

	Centralised (Reporting Year Only)	Distributed (Reporting Year Only)
Expenditure	\$0	\$305,602