

What about the costs associated with children?

If you are a mum who is or has experienced living with violence you may want some extra advice and information on assistance with the costs of things like childcare, recreation activities and counselling support for children. Finances can be really hard to juggle with kids, especially if you are reduced to a single income. Below is a list of financial matters relating to children that you may need help with.

Government Payments

Child Support Scheme

If you have separated from your partner you may apply to the Child Support Scheme. Through this scheme an arrangement is made between parents to provide an amount of money to help raise children. Once you are assessed, you can either transfer child support payments privately or the receiving parent can arrange for the Child Support Scheme to handle the transaction.

You can phone 131 272 (local call charges apply, excluding mobile and public phones) or visit www.csa.gov.au for more information.

You could also talk with a Centrelink Social Worker about Child Support. You can make an appointment at your local [service centre](#) to see a social worker or call 132 850 to speak to a social worker.

Centrelink Parenting Payment

Depending on your circumstances you may be eligible for the Parenting Payment. This payment is designed to help you with the cost of raising a child.

To find out more about this payment, eligibility and claiming phone 136 150 between 8:00am - 8:00pm Monday to Friday or visit <http://www.humanservices.gov.au/customer/services/centrelink/parenting-payment> for more information.

Assistance with childcare

Childcare in the ACT can be difficult to afford, but depending on your situation there are different types of assistance available to help you cover child care costs.

These are the different types of assistance which you may be eligible for:

- **Child Care Benefit (CCB)** helps with child care costs such as long, family or occasional day care, outside school hour care, vacation care, pre-school, and kindergarten.
- **Child Care Rebate (CCR)** covers 50% of out of pocket child care expenses, up to a maximum amount per child per year, in addition to any amount you may receive from Child Care Benefit and/or Jobs, Education and Training (JET) Child Care Fee Assistance (if applicable).
- **Jobs, Education and Training (JET) Child Care fee** helps with the cost of approved child care for eligible parents undertaking activities such as job search, work, study, training or undertaking rehabilitation to enter, or re-enter the workforce as part of an Employment Pathway Plan (also known as a Participation Plan or Individual Participation Plan). To get access to JET, you must be getting the maximum amount of CCB.
- **Grandparent Child Care Benefit** is payable if you are a grandparent who meets the existing Child Care Benefit eligibility requirements, receives an income support payment from Department of Human Services or the Department of Veterans' Affairs and is the primary provider of the ongoing daily care for your grandchild with responsibility for the day-to-day decisions about your grandchild's care, welfare and development.
- **Special Child Care Benefit** may help where there is a child at risk of serious abuse or neglect, or a family with an exceptional case of short term financial hardship which has substantially reduced their capacity to pay child care fees.
- You can find information about these different types of assistance by visiting the Department of Human Services website www.mychild.gov.au or by calling the MyChild Hotline on 13 36 84.

Assistance with school fees

Keeping up with school fees can be tricky on a low budget. You don't want your child(ren) to miss out and you don't want to strain your relationship with their school. Your child(ren)'s school may be able to help you through their hardship policies. Talk to the bursar, explain your situation and ask if there are any discounts available.

If you are unable to pay for excursions for your child you should ask the school if any assistance is available.

There is also assistance from the government and local community organisations that could help you keep up with school fees. These include:

- **Secondary bursary Scheme**

The ACT Government gives financial assistance to support families with the costs of education expenses via the Secondary Bursary Scheme for students in years 7-

10 and the Student Support Fund programs. To find out more about the Scheme and eligibility visit:

www.det.act.gov.au/school_education/starting_school/financial_assistance_for_families or phone the Bursary Scheme Administrator on (02) 6205 9300.

- **Youth Allowance**

Centrelink gives financial help to people aged 16 to 24 years who are studying full-time, undertaking a full-time Australian Apprenticeship, and training or are looking for work. For more information visit

<http://www.humanservices.gov.au/customer/services/centrelink/youth-allowance> or phone 132 490.

- **Learning for Life Program**

Through the Learning or Life Program the Smith Family provides emotional, practical and financial support to help disadvantaged children and young people with their education. For more information visit

<http://www.thesmithfamily.com.au/what-we-do/our-work> or contact the Learning for Life Offices at Belconnen 02 6283 7600, Gungahlin 02 6283 7600 or Tuggeranong 02 6283 7600.

- **SaverPlus** (Smith Family delivers this in the ACT) *Saver Plus* is a 10 month financial education and matched savings program that assists families to gain financial skills, establish a savings goal and develop long term savings habits The matched money goes towards education costs including uniforms, text books, laptops, sports equipment, music tuition, TAFE or apprenticeship costs and much more. For more information visit <http://www.thesmithfamily.com.au/what-we-do/our-work/at-home/saver-plus> or contact The Smith Family on (02) 6283 7606.

Spending on your children within a budget

Spending on your children within a budget can be very stressful! It's always hard to say "no". "But Mum I really need it!"

The pressure from kids can be very strong to have things that they see 'everyone else' getting. There are a couple of things you can do to balance out the things they want and the things they need. Try:

- Talking with them about keeping to a strict budget. Helping them to learn about money early will help ease your stress and give them money skills for life.
- Try Op-shopping with your kids for bargains that don't cost a lot. This includes clothing, toys and books. The Salvo's, Vinnie's and YMCA Y's Buys are located at most shopping centres.
- Consider a lay-by. This way you can pay off an item slowly over a longer period. Just remember that if you cancel the lay-by you may lose your initial deposit.

- Don't be afraid to ask for help. During times like birthdays and Christmas there is a lot of pressure to spend big. If you are doing it tough it may be possible to ask one of the charities for help with presents for your kids. There are lots of charities like [The Smith Family](#), [the Salvation Army](#) and [Vinnies](#) which gather gifts for children at Christmas time.

Recreation activity fees

Having to miss out on recreation activities, like soccer or dancing, because of the fees can be tough on your kids and you. If you are having trouble paying fees or would like to sign your kids up to an activity but don't have the cash you could try:

- Look for free or low-cost children's activities around Canberra. Visit ACT Libraries at http://www.library.act.gov.au/library_services/kids, <http://www.visitcanberra.com.au/>, <http://www.kidspot.com.au/> or <http://www.whatson4littleones.com.au/area/act/> for ideas.
- Before you sign your child up for an activity take advantage of complimentary first lesson trials before you sign up or buy uniforms and equipment. This will help your child decide whether they really want to do an activity or not.
- Contact the activity provider and ask about payment plans. You could ask if they have discounts for concession card holders.
- If your child is already attending recreation activities but you are struggling to pay for equipment. You could look into hiring or buying second hand equipment for a small fee.
- Get involved in your kid's activities. Coaching, managing or volunteering your time for activities like sports, scouts or dancing, can sometimes cut your fees down.
- Sell old uniforms that you aren't using anymore. The money for these could go to your child's latest activity.
- Set a budget for recreational activities with your kids. Involving them in budgeting and looking at the costs of activities can help them to understand money better.
- Barnardo's Australia offer support to low-income or disadvantaged families through mentoring and tutoring programs. Contact Barnardo's on (02) 6228 9500 or e-mail them on canberra@barnardos.org.au for more information.

Children and mobile phones

Although it is now common for children and teenagers to own or use mobile phones, many don't know or understand how expensive they can be. Here are some tips to help keep your costs down:

- Talk with your children upfront about keeping mobile phone costs down. Let them know how much money you think is reasonable to spend each week or

month. Rather than waiting to see how much your children have spent, get in early and teach them to budget.

- If you give your child a mobile phone or let them use yours you need to supervise them closely. Smartphone apps, in-app purchases for games and prepaid recharges can be easily bought at the click of a button. If you have a Smartphone you can place restrictions and a password only you know on your phone to protect you against small purchases which can rack up big bills.
- Check your credit or account regularly. This will help you keep track of spending.
- If your child overspends and have a job consider asking them for an amount towards the costs of the bill.
- Children under 18 years of age can't sign a contract. If your child comes home with a phone they signed up for and they're under 18 contact the Consumer Law Centre on 62571788 for help.

Access to counselling support for children

You may want to ensure your children have extra support as you contemplate or after you leave violence.

Barnardo's Australia

Phone: (02) 6228 9500

E-mail: canberra@barnardos.org.au

Kids Helpline

Kids Helpline is a free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25. Call 1800 55 1800 24 hours a day, seven days a week.

School Counsellors

Your child's school is likely to have school counsellors on hand who can offer support to help students meet educational, social, emotional and behavioural needs. These counsellors work collaboratively with families, school communities and external agencies. Talk with your child's school about accessing a school counsellor.

The Young People Outreach Program

The Young People Outreach Program (YPOP) is an early intervention program that aims to provide support to primary school aged children who have been affected by domestic violence. The program provides a flexible approach to working with its clients. This may include counselling, home visits, referrals and advocacy with other services/activities. Contact Domestic Violence Crisis Service on 6280 0900 for more information about local refuges and YPOP.