

ASG profile

At ASG, we believe all Australian children deserve equal access to education regardless of wealth, status and capability.

We provide a range of products, information and resources to support children's education from their early learning stage right through to post-secondary studies.

We have been helping parents plan for the cost of their children's education for more than 40 years.

Education opens doors to life's opportunities

At ASG we believe education positively shapes children's lives. It helps build skills for the future, develops resilience for times of hardship, and propels nations to greater levels of prosperity.

Parents hoping to prepare their children for future success in life recognise the importance of education too. They believe education opens the door to many opportunities. Education provides a means for their children to pursue their career dreams and fulfil their potential. They realise education is one of the greatest gifts parents can give their children. They want to nurture their children as they progress through their schooling experiences, just as they would prepare them for other important events.

Total education costs

Many parents underestimate the costs of education. Education expenses encompass a spectrum of costs, including fees and levies, extracurricular activities, clothing, travel and computer costs.

ASG is a leading voice on the costs of education. ASG's education costs calculators assist parents to estimate the future costs of their children's education. The calculators are available as a free resource on ASG's website: www.asg.com.au and are based on ASG research.

Lifetime value of schooling and education

While there are costs associated with education, the benefits are many. Schooling offers the literacy and numeracy skills to equip children for life. It is difficult to overestimate the importance of schooling because it forms the basis for any future education and learning.

Independent research* shows that a post-secondary qualification provides better jobs, higher earnings and protection against unemployment.

ASG's Education Program

We understand that as the cost of education continues to rise, many people are unsure if they can afford to send their children to the school or post-secondary institution of their choice.

ASG's Education Program is designed to provide a disciplined and versatile approach to preparing for the cost of education, giving children a greater opportunity to achieve their aspirations.

ASG's Education Program offers the following four funds. ASG also offers a school fee payment service—*ASG School Plan*

The Education Fund (TEF)

Our signature education fund assists with basic secondary education costs and encourages children to pursue an eligible post-secondary qualification.

Fixed contributions start from as little as \$11 per week, depending on the age of the child.

The Supplementary Education Program (SEP)

Helps parents take greater control of future education expenses by making additional contributions to assist with the cost of primary, secondary and/or post-secondary education.

Flexible contributions start from as low as \$15.62 per week.

ASG's Pathway Education Fund (PEF)

The Pathway Education Fund (PEF) provides a versatile plan for any stage of your child's education journey.

The PEF assists with education expenses across primary school (including preschool), secondary school and a wide range of post-secondary and vocational training courses.

ASG School Plan

ASG also offers a school fee payment service called *ASG School Plan*. It allows parents to pay for their child's school fees in fortnightly or monthly instalments.

Snapshot of ASG

- To date more than 520,000 children have been enrolled with ASG.
- ASG has more than \$1.6 billion in funds under management.
- The organisation has returned more than \$2.3 billion in education benefits and scholarship payments to members and their children.
- With a history of more than 40 years, ASG was established as a parent cooperative—utilising the structure of a friendly society.

*SWAT Marketing: Lifetime Value of Education 2010

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ASG's educational resources

ASG members enjoy access to a range of tools and information to help parents and children with their education journey.

MY ASG

The *MY ASG* member portal provides parents with an expanding range of resources to support their children's education now and into the future.

Covering all ages, *MY ASG* provides a selection of articles and exclusive e-guides covering a wide variety of topics on parenting, social and emotional development and career guidance. *MY ASG* also offers access to a selection of education experts and partner initiatives.

Also included in *MY ASG* are special member discounts, offers and competitions.

ASG's educational packs

ASG's educational packs contain a selection of educational DVDs and books that help build children's social and emotional skills. The packs are designed for a range of age groups and include resources from well respected authors and educators.

ASG educational books

ASG offers a range of books that address social and emotional learning and development, further assisting parents in this area.

ASG's Marcom Projects

ASG's Marcom Projects distributes a large selection of educational DVDs to universities, schools and libraries.

ASG's Career Hub

ASG's Career Hub provides expert advice for parents in the areas of study, health and wellbeing, parenting, career and commitments.

These tools help parents 'start the conversation' with children and encourage them to find out more about their learning styles, personality and work preferences while exploring potential career pathways.

ASG You Can Do It! Education (YCDI!)

ASG You Can Do It! Education is a program that supports communities, schools and homes in a collective effort to optimise social, emotional and academic outcomes of young people. It focuses on educational training and resources to help children be successful in school, experience wellbeing, have positive relationships and make contributions to their community.

Supporting education equity and opportunities

ASG works hard to make a positive difference in the community and supports education initiatives that include providing learning opportunities for children, teaching, and social justice and equity.

ASG supports families in the community by building relationships with organisations such as The Smith Family, Monash University Faculty of Education, Australian Children's Literary Board, Cognition Education Limited (NZ), Life Education Trust (NZ) and Parents Centre New Zealand.

Supporting teaching in Australia and New Zealand - ASG NEiTA

ASG's popular National Excellence in Teaching Awards (ASG NEiTA) recognises outstanding teachers in Australia and New Zealand.

ASG has been supporting teachers through NEiTA for more than 20 years. ASG NEiTA is the only national community-centred teaching awards program that gives parents, secondary students, early childhood and school communities the opportunity to formally thank their hardworking and inspirational teachers and educators.

Early Horizons

ASG supports the early childhood sector with the publication of *Early Horizons* magazine, which is distributed free of charge to preschools, kindergartens and early learning centres in Australia and New Zealand. The magazine, with its wide range of educational content, is recognised as a useful professional development tool for teachers and educators in the early childhood sector.

As at September 2015

For more information visit: www.asg.com.au

