

# ASG's Scholastic

Issue 1 : 2018 Quarterly news for ASG members



- » Education costs growing faster than wages
- » Is your child due for a scholarship benefit?
- » ASG stars in glittering night



# From the Chairman

CRAIG DUNSTAN



**W**elcome to the first issue of the year, and from all of us at ASG we wish you a happy, healthy and successful new year.

Late last year, John Velegrinis resigned as the Chief Executive Officer (CEO) of ASG to pursue other interests. John, who led ASG for more than five years was a welcome agent of change, and during his tenure developed a strong strategy and vision for ASG. His passion for our members and vision for ASG as a 'holistic education services provider' is reflected in our three pillar strategy and is part of ASG's mission statement.

We are happy to announce that after an extensive search process, Tim Mitchell-Adams has been appointed CEO of ASG.

Tim comes to us with 30 years' experience in the financial services industry—his last position being the Managing Director of AMP's Charter, ipac, Jigsaw and SMSF Advice businesses.

Tim started his career with Westpac Banking Corporation and since then has worked in different roles in the financial services industry.

In 2001 he joined AXA Australia where he spent 10 years in various roles. When AMP acquired AXA in 2011, Tim continued with the group.

Tim is a strong believer in the benefits of transformational management and is well known for his interpersonal skills.

ASG helps individuals and families make a positive difference to their educational aspirations as well as their overall financial wellbeing. Tim is inspired to lead an organisation such as ours and we look forward to his leadership in creating a better value proposition, product offering, and service offering for you.

We are fortunate to have someone of Tim's calibre join us at ASG and look forward to working with him.

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On the cover: Melissa Baxter

## Results of 2017 Annual General Meeting (AGM)

The 43rd AGM for ASG was held on Friday 27 October 2017 at the Monash Conference Centre in Melbourne, with a video link to our Auckland office. Members participated in an engaging presentation by Bernie Hobbs—an award-winning science writer and broadcaster with ABC Science. She convinced all of us on the importance of STEM and provided various ideas on how to get children excited about all things STEM. You can watch the 2017 AGM on our website [www.asg.com.au/publications-and-enews/annual-general-meeting-agm-news](http://www.asg.com.au/publications-and-enews/annual-general-meeting-agm-news) and [www.asg.com.au/publications-and-enews/nz/annual-general-meeting-agm-news](http://www.asg.com.au/publications-and-enews/nz/annual-general-meeting-agm-news)

It was a lot of fun!

The results of the items on the agenda at that meeting were as follows:

- » Minutes of the last AGM held on 28 October 2016 were approved and adopted.
- » ASG's financial report for the year ended 30 June 2017 was received and adopted.
- » Mr Craig Dunstan, Mr Leon Nash and Mr Neelesh Mehta were deemed to be elected as directors for a term of three years.

You can access the 2016–2017 Annual Report and Annual Report Summary from our websites: [www.asg.com.au/annualreport](http://www.asg.com.au/annualreport) and [www.asg.co.nz/annualreport](http://www.asg.co.nz/annualreport). The Annual Report Summary summarises ASG's activities over the past 12 months.

# Education costs growing faster than wages

## Australia

The cost of education has soared 61 percent in the past decade. This overshadows the 34 percent rise in wage growth in the same period, according to ASG's research.

The ASG Planning for Education Index found that for a child born in 2018, the estimated cost of a private education across metropolitan Australia is \$475,342<sup>1</sup>. The forecast cost of a faith-based<sup>2</sup> education could cost parents \$240,679 per child, while the estimated cost of a government education is \$66,320.

Based on more than 13,500 responses, the index forecasts parents who plan to educate a child in the private school system over 13 years could pay \$54,940 for other non-fee education costs. This is more

than parents with children at faith-based schools (\$47,950) and government schools (\$43,442) across metropolitan Australia.

ASG's COO, Bruce Hawkins says the cost of education has risen at more than double the rate of inflation over the past 10 years.

"The research reveals that education is one of the most significant investments a family could make. If you have three children, the cost of educating them in Sydney or Melbourne's private education system could top \$1.6 million.

The index also debunks the myth, a government education is free with the latest figures showing families could spend on average \$66,320 per child.

More:

[www.asg.com.au/media/asg-planning-for-education-index-2018](http://www.asg.com.au/media/asg-planning-for-education-index-2018)

## New Zealand

The cost of education has soared 42 percent in the past decade, almost double the 22 percent rise in wage growth in the same period.

The ASG Planning for Education Index found that for a child born in 2018, the estimated cost of a private education across New Zealand is \$360,074. The forecast cost of a state integrated education could cost parents \$102,730 per child, while the estimated cost of a state education is \$38,227.

The estimated cost of a private education across New Zealand has soared by 42 percent (\$106,267) in the past 10 years. The cost of a state-integrated education has jumped by 30 percent (\$23,439). The estimated cost of a state education has climbed by 13 per cent (\$4,451) since 2008.

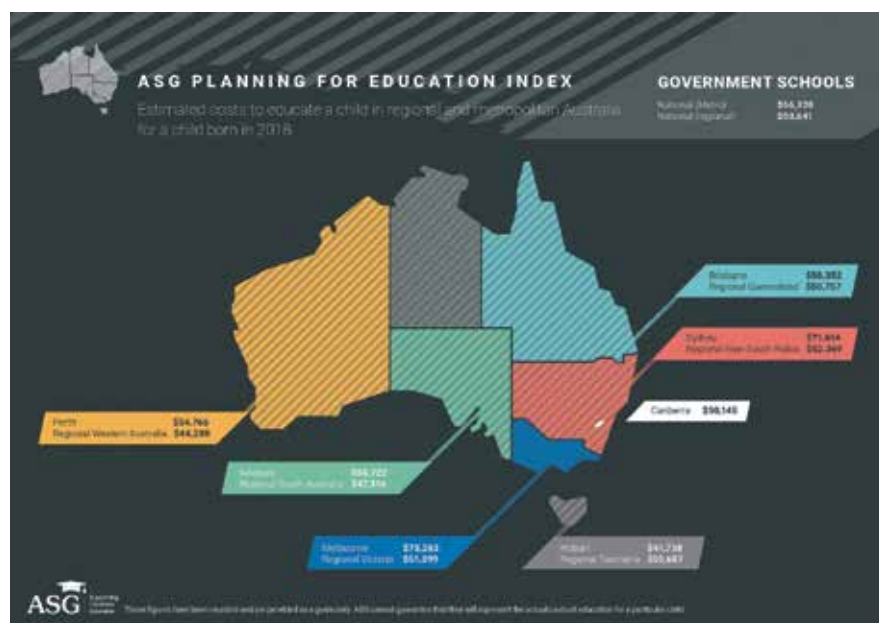
### Total cost of education for a New Zealand child born in 2018

NATIONAL		
State	State Integrated	Private
\$38,227	\$102,730	\$360,074

More:

[www.asg.com.au/nz/media/asg-planning-for-education-index-2018](http://www.asg.com.au/nz/media/asg-planning-for-education-index-2018)

1. These figures have been rounded and are provided as a guide only. ASG cannot guarantee that they will represent the actual costs of education for a particular child.
2. A faith-based education includes religious schools e.g. Catholic, Anglican, Uniting Church, Buddhist, Islamic or Hindu.



## ASG's 2018 AGM

### AGM and calling for director nominations

The 44th AGM of the members of the Australian Scholarships Group Friendly Society Limited will be held on Friday, 26 October 2018.

A further notice to members for this year's AGM will be in the next issue of ASG's *Scholastic* together with details of the time, venue and agenda items that will be considered.

### Director nominations

The Board now calls for eligible nominations for directors' positions in accordance with the Constitution. If you are interested in nominating for a director's position this year, have any queries regarding the meeting, or the nomination process, please contact Fanoula Ferro, General Counsel & Company Secretary, in writing or by telephoning 03 9276 7777.

**Nominations close at 5pm (AEST) on Friday 29 June 2018.**



# ASG stars in glittering night



From left to right: Georgia, Janavika, Claire, Jana, Tyler

Live music, interactive art, and a magician to regale children and adults alike. There was something for everyone attending ASG's Literary and Art Awards, which was part of the Young Australian Art & Writers' Awards, late last year. But more importantly it was a night for the excited students who showcased their talents and their awards.

Everyone in the room was impressed by the way our ASG students expressed their feelings and opinions through their paintings, poems, short stories and photographs.

Eleven-year-old Georgia Ryan, who has dyslexia and dysgraphia, won the ASG Literary Award for her poem *Thank You*—a touching Anzac Day tribute to fallen soldiers. She was inspired to write the poem after she came to know about the sacrifices made by her great great uncle and great grandfather, who fought in World Wars I and II.

Georgia said, "I've worn my great grandfather's medals every year since kindergarten when I march with my school on Anzac Day. This is an important day in

the seaside town of Port Macquarie and that is why I wanted to write something special about it."

Jana Nguyen (11 years old) received the ASG Literary Award for her short story *Grandma*. Her true story is based on how a family rallies around their grandmother when she is diagnosed with Alzheimer's. Jana's 80-year-old grandmother—on whom the story is based—flew down from Sydney to attend the awards and was delighted to see Jana recognised for her moving story.

"I got to see how strong but humble Grandma is and I want to be like that," Jana said.

Nine-year-old Claire Ah-Chok received the ASG Art Award for her colourful representation of a *Windy Autumn*. Her narration of how her portrait started to come together is charming.

"I started to draw trees. Then I wanted to add colour to the trees. Suddenly they came alive."

Ten-year-old Janavika Hingorani also won an ASG Art (painting) Award for her

*Vivid Reindeer*. The majestic and colourful reindeer based on the colours of nature, epitomises her passion for creativity.

Janavika enjoys painting because it provides her with a canvas for her emotions. "I get submerged while I'm creating it," she said.

Year 11 student Tyler Sillery-Maxwell won the ASG Indigenous Art Award for his self-portrait titled *Change*. Tyler, whose mother is of Aboriginal descent, says it illustrates a clear distinction of environments—the country on the right and the city on the left. "The piece focuses on some identities and different personalities I have met in my life, along with their unique beliefs."

Other ASG students who received non-ASG awards were Sinthujan Ahilaeswaran for his short story *Whirr! Buzz*, and Ananya Bose for her poem *Sister*.

It was a glittering night and our ASG stars shone bright as they soaked in the praise from parents—who were bursting with pride—and the authors and artists who judged the entries. The children left inspired to do more.

# Do you believe in financial literacy?

**H**ands up if your school-going child knows what financial literacy means.

Fifteen-year old William Fernandez—an avid debater, who was crowned the Most Valuable Parliamentarian of the Legislative Assembly in NSW in late 2017—is proposing to make financial literacy compulsory and part of the school curriculum.

“We make financial decisions every day—whether it’s buying a home, a car, choosing the right credit card, investing in superannuation and financial assets, and even preparing a household budget,” he says. “Yet there is very little focus on financial literacy in schools and financial awareness among young people is very low.

“Skills in financial literacy, from an early age, will give young people the tools to make sound financial decisions and help them navigate the increasingly complex financial marketplace. Students don’t have to be experts in finance but they should be able to analyse their financial decisions carefully. They should be able to understand any



financial products they invest in, without blindly following financial planners.”

Late last year William played a dual role in the YMCA Youth Parliament—leader of the opposition and member of the Education Committee.

“Youth Parliament gave me an ideal platform for youth advocacy and I had the opportunity to discuss various issues facing young people,” William says. It is here—as part of the Education Committee—that he proposed all students from Years 7 to 10 learn about financial literacy along with physical, social and technological skills. The YMCA Legislative Assembly and Council have both passed this bill, and William hopes that the NSW parliament will also do the same.



In his otherwise very busy life, William still finds time to indulge in his extracurricular activities. “I debate as a third speaker in my year group and was a finalist in the Independent Schools’ Debating Association in 2016. I am part of the school orchestra and travelled to Scotland to represent my school in the European Bagpipe Championships. I love playing cricket and am a corporal in the Knox Army Cadet. I constantly challenge my mind and represented my school in the Da Vinci Decathlon.”

William is looking forward to a career in law and politics. He is very involved with community work, participating in the 40-hour famine, fundraising for the Cancer Council and Lifeline, and raising money for Syrian refugees.

# Following her passion with compassion

**E**ver wondered what our former ASG students do after they complete university?

Louise Sicard is a PhD candidate with an Australian Postgraduate Award (APA) scholarship at Charles Sturt University (CSU). The APA scholarship is awarded to postgraduate researchers with exceptional promise on the basis of academic merit and research potential. Louise’s thesis examines music therapy as a treatment for high risk offenders. It focuses on violent and sex offenders, who have complex needs. Along with research, Louise also teaches students in the Centre for Law & Justice at CSU.

“At school I got ‘B’s in most subjects except music and drama, where I excelled. I completed my degree in music and followed it up with a Master of Teaching degree. In both cases people said it was a poor choice of subjects. Really? I thought ... what happened to following your passion?”

Not one to be bogged down by negativity, Louise pitched her unique PhD idea to

her supervisor who encouraged her to bring her research to life. Louise’s research focuses on interviewing forensic psychologists and program facilitators who deliver treatment programs to offenders, along with investigating experiences of registered music therapists.

“I have written several chapters of my thesis. Collecting data is fun and I’m really excited about analysing it, and seeing the results,” Louise says.

Believing in herself and her abilities has helped Louise to keep naysayers at bay. “My PhD is important because I truly want offenders to be rehabilitated effectively—both for themselves and society at large. And if I can assist in any way to make this happen I will be happy.

“Not being a high achiever in school has helped me understand how to tailor my teaching at CSU towards each student. Being supportive and inclusive is very important and I want to be that for my students.”



Louise’s advice to all young people: “Just because people around you can’t see its worth, don’t give up on your dreams. You may start with a Bachelor of Music and end up doing a PhD within the Centre of Law and Justice.”

When not researching or teaching, Louise unwinds by rock climbing, exercising, listening to music and playing video games.

# Is your child due for a scholarship benefit in 2018?

Reminder: Our online scholarship benefit claim form is now open.

Is your child enrolled in our post-secondary funds and have they completed their scholarship benefit claim form? If not, remind them to complete it now, if they are entering or continuing their studies.

No matter what your child's study intentions, they should advise us whether they are:

- » continuing in secondary school
- » starting or continuing with their post-secondary studies
- » taking a break before continuing their education at a later time
- » not continuing their education.

If this is your child's first year of study, they need to:

- » enter their beneficiary number (this was provided to you earlier this year)
- » add course details and student ID number
- » upload a copy of their identification documents.

Students continuing their post-secondary studies need to login using their details from last year (beneficiary number and password) to complete their claim form.

To complete the scholarship benefit claim form log into *My ASG* [www.myasg.com.au](http://www.myasg.com.au) and follow the prompts.

## Keeping children safe from cyber bullying

ASG has taken an active stand against cyber bullying by partnering up with Harold the giraffe and the Life Education Trust (LET).

ASG's sponsorship is dedicated to helping LET roll out a cyber bullying program to all New Zealand schools during the next 18 months.

LET is a charity that educates and empowers children to make healthy choices.

Almost 40 percent of young people are experiencing cyber bullying 'highly frequently' and 20 percent experience extreme cyber bullying 'daily'. These figures refer to relentless and vicious victimisation intended to cause intentional harm.

Around 34 percent of those who were bullied said their experiences lasted for more than a month.

LET Chief Executive John O'Connell says, "We know there is a growing demand for online safety education and support.

"We teach 250,000 children each year. Many—predominantly Years 3–6 (seven to eleven year olds)—take part in digital citizenship lessons. Our educators repeatedly hear about incidents of cyber bullying involving young people and we know that the damage it causes can last a lifetime."

The ASG/LET initiative involves highlighting some situations primary-aged children in New Zealand might find themselves caught up in, when they (or others) use technology.

John explains, "Inside our mobile classroom, the educator helps children understand how to be good digital citizens and build resilience skills. This often

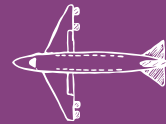
includes dealing with peer pressure and bullying.

"Children will explore attitudes and values within each scenario to identify acceptable ways of communicating with others—both online and offline.

ASG members should feel proud to know that as a result of their support, every single school-aged child will shortly be empowered to reject and hopefully stamp out cyber bullying in New Zealand.







# Creative HUB



## ASG's Literary and Art Awards

### The journey

Jana Nguyen

The basement was pitch black and moist with unpleasant smells. Sue, a girl with olive skin, dark eyes, jet black hair, and her family were trapped in there, like melancholy birds in a cage. War was raging on in the world above, home was not a safe place to be. Sue's Mum and Dad were determined to leave this place of poverty and destruction.

One solemn night, Sue's family made their escape. They couldn't just hitch an aeroplane and leave! With the pitch-dark night as their camouflage, they stealthily crept out into the darkness. As the night deepened, they finally reached a port. There was a little fishing boat already packed with people, tearful and frightened but determined.

It was probably midnight when the boat left the port. The family only brought a few belongings. Everyone had to hide under deck, squashed like sardines in a can!

Day three into the journey, Sue caught a terrible eye infection; her eyes were bloodshot and itchy. Sue's Grandma couldn't stand seeing her suffer any longer, so she hauled Sue up on deck. Sue was relieved to take in gulps of crisp ocean air. Suddenly, Sue heard the crew holler in excitement – Ship Ahoy! From afar, this boat had the American flag fluttering in the wind. Everyone shouted for joy, thinking HELP had come! But as the boat came closer, Sue could see that the sails were torn. In a flash, the flag changed into a pirate flag! The skull glared at them! Too LATE! As that other boat edged near, Pirates sprang over. They ordered everyone to come up to the deck – people were crying, whilst men tried their best to protect their families. These pirates examined everyone and took off whatever jewellery they could see. They even took gold fillings from these

poor people's mouths. They took anything valuable while clothing and food supplies were thrown heartlessly into the sea.

Though just a tiny 10-year old, Sue sensed danger! So, with her Grandma's scarf, she quickly covered the pearl earrings and necklace she had, the only valuables that her Grandmother had given her for safekeeping. Luckily, being a sick girl, Sue was not noticed.

After an hour of searching and threatening, the Pirates then shoved everyone onto their boat so they could continue to scavenge the boat. Most families were separated. Somehow, Sue, Louise, and their Mum found themselves lost, alone and shaken with fear, in the suffocating hull of their boat while everyone was shoved over to the pirate ship. Minutes later, a young pirate boy, with an enormous axe, came towards them with a menacing look that said, "Give me gold or else!". Louise and Mum had nothing left on them to hand over. Sue, frightfully shaken, reluctantly took off the scarf from around her head and then the pearl earrings and necklace and handed them to the vicious looking pirate. Thankfully without harming them, the pirate then led them out to reunite with their family.

Having thoroughly searched their victims' boat, they then smashed it and shoved their victims back onto the sinking boat, leaving them to drown.

Sue's family and the other victims were then left helpless, slowly sinking in the middle of the Pacific Ocean, clinging to the tattered wood, knowing that life is near an end! What seemed like hours had passed, when all hope was fading, a colossal Canadian oil tanker saw the sinking fishing boat! The crew from the tanker quickly



made sure all the victims were pulled over to their ship. They helped everyone climb up the thick steel chains to the vast deck of the oil tanker. Then everyone was given blankets and food. The families kept warm and waited. The next day everyone was taken to the Palau Tengah Refugees Camp, in Malaysia.

Throughout their stay at the refugees' camp, Sue's family shared one big hard wooden bed, no mattress at all. The first night, Sue and her family slept restlessly, with rats running across their bodies. Sue covered Louise because she was young, while the rest of the family endured the scampering of the rodents throughout the night. Sue clearly remembered that dreadful night and the life during those months. There were lots of hardships and tiresome chores. Sue and her brother, Michael would walk for miles daily to collect water from a well, for washing their bodies. Each would carry about 5 to 10 litres of water each trip back to their shed. There certainly were no bathrooms nor toilets. Life was hard but it didn't dampen their spirits. Being alive meant there was hope of a future.

So began Sue's journey as a refugee!

# Thank you

Georgia Ryan

**S**tanding in the dark.  
 As the sun rose, I could see flickers of gold.  
 A single figure stands alone from the crowd.  
 His medals reflected in dawn's rising light.  
 Reflection. Recollection. Lost in thought.  
 Memories buried away, of horrors we will never know.  
 Terror and fear. Not much older than me.  
 Friends died along the way, in an effort to save the day.  
 On battlefields that bear their blood. Childhood innocence, forever gone.  
 A land so distant. A land so different. A land not home. A land not free.  
 Does he know how proud we are? Of the sacrifice that left its scar?  
 The "Last Post" plays. He moves away. I run to him. What will I say?  
 Gratitude I can never repay. A Nation's pride I want to convey.  
 Alone together, he looks at me. "Thank you" is all I say.  
 He smiles at me and turns to leave and I realise, he did it all for me.



# Windy Autumn

Claire Ah-Chok

Claire with ASG's Nicole Gundi ▶





# Vivid reindeer

Janavika Hingorani



Janavika with ASG's Nicole Gundi

# Whirr! buzz!

Sinthujan Ahilaeswaran

John screwed the last parts of his invention together. It wasn't finished yet though. The different liquids that he had created were still to be poured into the watch. Yes, John had been working on his new invention: a time watch.

"10 millilitres of each one. Not one drop less, not one drop more", he muttered to himself. It's hard to believe, but John had attempted this twenty times, and all those times had been when it exploded. He carefully brought the fragile glasses of liquid toward the model of the invention.

With caution, he poured each liquid into the machine. John took a step back. But this time it didn't explode into a billion pieces. TICK! TOCK! TICK! TOCK! This was the sound it made instead.

John knew what that meant. The time watch was working. John jumped with joy. He sprinted straight to the phone.

"Jack! You've got to come over! It's working!" John excitedly exclaimed. Jack, John's best friend, had also known about the invention. In five minutes flat, the door pushed open.

"Show me! Show me! Show me!" Jack hollered. John grinned, opening up his hand to reveal a rectangular prism of gleaming gold. Jack, eager to test it out, asked for a test drive.

"Hmmm... I guess it won't hurt."

"Can I also chose the date?" ...

To read the full story follow this link and go to page 10:

[www.ozkids.com.au/images/mag/ozkids\\_2017\\_11\\_awards.pdf](http://www.ozkids.com.au/images/mag/ozkids_2017_11_awards.pdf)



# Sister

Ananya Bose

Bright eyes glowing as she runs towards me,  
Embracing me with her hug, she defines me.  
She drops her bag and gives me a speech,  
On what she did at school, snuggling to me as a leech.

I smile to myself about her little things, her little world,  
With a peck on her forehead, I listen to her with her eyelashes twirled.  
We rush off to play, in our own world of adventure,  
Sitting in a yellow room with fairy stickers, she is on a venture.  
I feel childish and I decide to go away,  
But my sister looks longingly at me to stay.

As I see her I realise my sister is my eternal bond,  
I squeeze her hand thinking, sister's love is very strong.  
Teaching her simple words like cat, sat and mat,  
Sometimes we fight, but not long to be out of sight.

Mum calls us for dinner and we walk hand in hand,  
Sharing silly jokes and laughing to our hearts content.  
At the dinner table a scrumptious lasagne awaits us,  
We gobble up each fragment as it's so delicious.

Humming after dinner I finally go to study,  
Hastily writing down notes for all that I worry.  
Two little hands tap me on my shoulder,  
And as I look down to see two large twinkling brown eyes asking me to hold her.

She tugs at my sleeve and says 'tuck me into bed'  
I cradle her to sleep with her tiny teddy, after the books that she has read.  
Her soft breathing turns to a pattern as I know she's drifted off,  
Her luscious eyelashes quiver and I peck her on the cheek so soft.

Tomorrow is another day, with many things to pursue,  
But our sister's bond is lifelong, and my sister so cute.





# ASG member benefits

## A guide to life insurance for ASG members



Having appropriate life insurance in place can help protect you and your family financially against the inevitable ups and downs of life. Life insurance refers to cover for Death (life cover), Income Protection, Trauma (critical illness) and Total and Permanent Disability (TPD) cover.

### When is the best time to think about taking cover?

As you reach different stages in life, the types of cover which are most appropriate for your needs will likely change.

Starting a family or buying a home are key triggers to take out life cover. When you have a young family, it is essential that this type of cover is in place to protect your partner and children from suddenly having to survive on one income. The payout from a life cover may

mean being able to keep the family home you've worked so hard for, and continuing to support your children's future.

No one really likes to think about the possibility of death or serious illness, but it is important to do so for peace of mind and financial protection against the unexpected.

For a little extra help, have a look at our *Guide to Life Insurance*, to help you understand your life insurance options and different cover types.

As an ASG member you can receive your first month FREE on affordable and comprehensive life insurance through NobleOak's *My Protection Plan* if you apply before 30 March 2018\*.

Call NobleOak on **1300 041 494** to speak with a dedicated insurance specialist or visit [www.nobleoak.com.au/asg](http://www.nobleoak.com.au/asg) to get a quote today.

Please note that the information we provide is not advice but general information only.

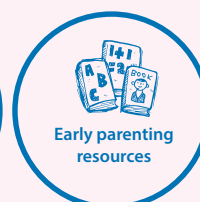
\*Visit [www.nobleoak.com.au/asg](http://www.nobleoak.com.au/asg) for full terms and conditions including details of cost savings.

NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302. Consider the PDS.



## Nurture your child's curious mind

To help nurture a love of reading and to support you and your child along their lifelong education journey, a growing range of valuable books are now available from the ASG Educational Resources online store. Featured book topics include:



Shop online at [www.asg.com.au/shop](http://www.asg.com.au/shop)

Log into *My ASG* for details on how to access the exclusive 20% discount.

# Making sense of \$\$ and cents ...

ASG former student, Dominic Aarsen is a financial expert, adviser, founder of MakeTheMostOfYourMoney and an ASG success story.

After completing a Bachelor of Applied Finance & Economics he worked with some of Sydney's wealthiest people—providing advice, direction and management of their entire personal wealth.



**“W**hen I talk to people, they always want to achieve the same few things with their money:

- » be comfortable
- » provide for their family and children
- » be able to do the things they want to do.

This is a perfect combination if you ask me. Planning for your future while balancing the costs of education and extracurricular activities is a challenge many parents are facing.

## Balancing the cost of life with two children in primary school

I recently spoke with a mum who has two primary school-aged children. There was a lot going on in her life and her finances had sunk to the bottom of the list of 'things to do'.

I encourage everyone to try and bring it to the top of the list with these simple ideas:

- » Write down a list of everything **you have** to pay for and when it is due. Writing it down gives you clear dates and allows you to see what needs to be paid for and when. It also allows you to plan in advance.
- » If you have debt, firstly write down everything you owe on a piece of paper. Credit card debt is one of the biggest killers for parents. If you have credit card debt you could:

1. consolidate your debt by balance transferring everything to one card. Google 'Balance Transfer' to find out more information about this. Put simply, a bank will generally offer an interest-free period for a specified time (12mths, 18mths). This will allow you to start repaying the credit card off without the interest and get on top of your repayments. (Example: If you were to balance transfer a \$4k credit card debt, you could save approx. \$700 in interest in the interest-free period.)
2. each week put any loose change and \$5 notes you get into a moneybox. It sounds so simple, but you'll be amazed at how quickly small change adds up!

These simple steps can help you reduce financial stress and improve your financial position. Give yourself 30 minutes to think about your money. I know this is often difficult, but working through the points above will definitely help you start understanding your money in a practical way.

## Balancing the cost of life with children in secondary school/uni/TAFE

Joe and Karen are parents to three children, with one child in secondary and another at TAFE. They are looking to reduce their expenses, start saving and look forward to their future.



Here are a few things they can do to get started on that journey:

- » **Start with a simple budget** – Write down what you earn (after tax), what your fixed costs are (mortgage/rent, food, electricity, bills etc.) and then how much money is left over.
- » **Work out how much you are able to save per week/fortnight/month**  
It may only be \$20 per week, but over a year that adds up quickly to \$1,040! Open a separate high interest savings account and have the money automatically debited into that account. When you check in six months' time, you'll be amazed at how much you have already saved!
- » **Cancel unwanted subscriptions** – If you have Foxtel, Stan, Netflix and Spotify/Apple Music that could be \$150 a month you're spending. If you're not using them, cancel them.
- » **If you have a mortgage, call your bank and ask about your interest rate**  
Simply put, ask your bank if they can offer you a discount. You'll be surprised how much you could save from a single call.
- » **Insurances** (Car CTP Greenslip) – When your car rego comes in, check and compare the other prices online. This could save you anywhere up to \$200 a year, by just Googling the current prices.
- » **Mobile phone costs** – If you have older children, see whether you can organise a family plan. If multiple phones are included, you can often get a decent discount.

### Setting children up for financial success (saving and understanding)

Teach your children the value of money and how to save as soon as they head to school. This habit is important as it lets children take control of their money!

Below are some ideas to start their money journey:

- » **Make a moneybox:** Not only is this fun for kids but you can also help them understand why saving money is important. Helping children understand what a moneybox is used for is a great way to start their real-life money education.
- » **If children get pocket money:** If your children get \$5 a week, then teach them to save \$2 into the moneybox and spend \$3 as they wish. This encourages the habit of saving and not spending everything they earn.

- » **Buying something:** Give your children power over their own spending. If they really want something (chocolate, toy, drink at games and matches) help them work out how many weeks they would need to save in order to buy it. This will have more impact than simply buying it for them. They will understand the value of money—particularly when it's something that's important to them.
- » **Teach them to share:** If your child wants to buy something, consider going halves with them. They save \$3 from their pocket money each week and you match dollar for dollar depending on the cost of the item they want to buy. Without even thinking about it, your children have created their first mini financial goal! You'll be amazed just how powerful this can be in instilling the value of money.

As a money person, my top advice for everyone is write it all down—be it goals, a budget, expenses, or income. Just by writing it down, you are 42 percent more likely to achieve it.

As a parent, you are doing a great job. I've tried to provide you with some simple suggestions to help reduce financial stress and begin the journey of saving money.

Remember, the first step with money is getting organised; the second part is taking action."

#### More:

[makethemostofyourmoney.com.au/](http://makethemostofyourmoney.com.au/)

Online financial platform, offering individuals step-by-step help through their entire financial life. The best part is, you can implement it all yourself!

[www.moneyvest.com.au/](http://www.moneyvest.com.au/) NESA endorsed 'Money Confidence' program designed specifically for school-aged students (Yrs. 2 - 12). Students, parents and teachers love it! Run in schools throughout Australia.



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# Career: Music

It was in primary school that Melissa Baxter discovered her talent for singing and performance—basking in the heady rush of a good school production.

After completing her schooling, Melissa began searching for the right course, which would enhance her latent talent. She planned to be a music producer or a live music venue owner.

Today Melissa is in her second year of a Songwriting and Music Production degree at Melbourne Polytechnic. “I chose Melbourne Polytechnic because the teachers are or were musicians. They give me clear guidance on how to approach the music industry and this opens up a direct channel to the music world.”

Melissa says the teachers at Melbourne Polytechnic encourage individuality, which makes a person’s music unique. “When I auditioned for the course my songs lasted only 30 seconds each, but my teachers saw the potential and

accepted me into a course that needed a much larger portfolio. Immediately after the first semester I was writing full songs and broadening my music style.”

In less than a year, the course has helped Melissa figure out where she sits in the industry in terms of music genre. She says she now has enough music to launch an EP, and the facilities and knowledge to master those tracks and release them.

The music production part of Melissa’s course teaches her the process of making music, such as sound design, recording, mixing and editing. The songwriting part of the course allows students to showcase their new songs for peer review—with immediate audience feedback. The course also covers a music history class to understand the progression of music and genres. The music business class teaches students how to: approach the music industry, acquire funding, budget and find their niche—basically everything musicians normally have to figure out themselves.



Melissa Baxter

Outside her studies, Melissa does part-time work waitressing at a restaurant bar, which has live music. “I also run the open mic nights, source new talent and ensure the bar is running smoothly.

“I hope to do more this year—play in more venues, join a band, get a busking license, start my own YouTube channel and have a social media presence. I want to make a name for myself and tour the world with my music.”



Glenn Schultz

Glenn is the Director of Music and Learning Area Leader for the Arts at Taroona High School in Hobart, Tasmania. He has been shortlisted for the 2017 ASG National Excellence in Teaching Awards.

Glenn is a conductor, musical director and trumpet player who has directed numerous award-winning ensembles. He has performed in more than 50 theatre productions and worked with well-known musicians like Dianna Krall, Anthony Warlow, Natalie Cole, Ben Folds, The Whitlams and James Morrison.

He has led many musical workshops both in Australia and overseas, and has a Bachelor of Music and Bachelor of Education.

Glenn’s love for music began in primary school, where he played the cornet before moving to the trumpet in high school. He progressed quickly through the Tasmanian Youth Orchestra, and the Australian Youth Orchestra, until finally winning a place in the Tasmanian Symphony Orchestra, where he’s been for more than 20 years. During that time he’s been in numerous ABC recordings, live broadcasts, film scores and advertisements.

“I believe music plays a significant role in everyone’s life. It is important for a student’s cognitive, emotional, social, and physical development, and the cultural life of our school. The sense of belonging and ownership that music creates leads to meaningful engagement in all areas of a student’s life,” Glenn says.

For Glenn, music is the only career he’s ever considered. “I caught the bug at nine years of age after listening to James Morrison. I also liked the idea of being the loudest kid in the band.”

Glenn could have chosen any career but chose to be a teacher because, “performing and teaching go hand-in-hand. When I’m

performing at the highest level, it motivates me to be a better teacher.”

Glenn’s students and the community have witnessed his commitment. This has had a profound impact on student engagement and academic success. “I introduced the *Instrument Hire* program, which ensures that every grade 7 student (300 in 2018) has access to a quality musical instrument for their sole use. It is a major contributing factor in achieving high-level learning outcomes for our students. This has also contributed to a positive and engaging learning environment that fosters imagination and resourcefulness.”

In spite of performing all over the world, Glenn’s favourite moment was when his students performed *Nessun Dorma* at a music showcase concert. “We arranged it for soprano and a full concert band,” Glenn says. “There wasn’t a single dry eye when a thousand people stood up and gave a standing ovation to my students. It was truly overwhelming.”

And, how does Glenn relax outside music? Well, by playing music of course. “It’s a lifestyle choice at the end of the day. It’s not just a job, it’s a career, and I love everything about it.”



# Q&A with Neil Kennedy

Neil Kennedy wears many hats—as a chef, musician, teacher and building electric bass guitars. It has been an interesting journey.

**A**fter completing his schooling in 1974, Neil started an apprenticeship in cooking, winning the bronze medal as Apprentice Chef of the Year. Soon after he became the head chef of a hospital and despite receiving an offer to go to South Pole for a year, he returned to his first love—music.

## What are your qualifications?

I completed my degree in music education in 1979 at Melbourne State College (now part of The Melbourne University). I started teaching at Box Hill TAFE soon after, while continuing to play the electric bass professionally at night.

In 1985 I completed a graduate diploma in Recording Technology from La Trobe University while working full-time. I established the first of the four recording studios at Box Hill TAFE along with a recording course.

Through the late 80s and early 90s, I studied conducting and conducted several ensembles. While teaching—at The University of Melbourne—I also played on and recorded several albums including RPM—a jazz-fusion band.

In 2006 I completed and wrote the software for my master's degree from QUT—Australia's leading university for music technology. I retired from teaching in 2016.

## What are you currently doing?

Since my under-grad days I have been building electric basses and have made around 70 instruments for musicians around Melbourne. While at Box Hill TAFE I helped 30 students to build their instruments.

I also design a range of basses for Cole Clark Guitars, Australia's second largest guitar maker.

In the past three years I have built 20 prototypes, developing design and production techniques. We launched the design at the National Association of Music Merchants in Los Angeles and will go back to the US to start production this year.

## What makes your career special?

The teaching part was and still is very rewarding—seeing my students go onto their chosen careers. I also find that the adrenalin rush, when I play, is amazing.

However, creativity is the best part—whether it's performing, conducting or building an instrument. I get really excited when I see musicians who play with bands such as Goyte and the Eurogliders using my instruments.



## What is the most important lesson you have learnt?

Never give up on your dreams. They may not wind up where you expect, but as long as you strive for something, the effort will pay off.

## What advice would you give to students looking to enter the music industry?

It is very important to have a broad range of skills as the industry is large and diverse.

## What are the job opportunities?

The two main careers are playing and teaching. Composing and arranging for the film industry and game music composition are also sought-after skills. Music copyists are in demand in the compositional fields, and the recording industry also offers a large range of employment opportunities.

Students can also look at composing music for advertisements and TV.

# Entry requirements

**QUT:** Bachelor of Fine Arts (Music)

**Prerequisites:** Successful audition

**Duration:** Three years full-time

**More:** [www.qut.edu.au/study/courses/bachelor-of-fine-arts/bachelor-of-fine-arts-music](http://www.qut.edu.au/study/courses/bachelor-of-fine-arts/bachelor-of-fine-arts-music)

**The University of Melbourne:** Bachelor of Music

**Prerequisites:** Successful completion of VCE or equivalent and study score of at least 25 in Units 3 and 4 English/English Language/Literature

**Duration:** Three years full-time or six year part-time

**More:** [mcm.unimelb.edu.au/study/degrees/bachelor-of-music/entry-requirements](http://mcm.unimelb.edu.au/study/degrees/bachelor-of-music/entry-requirements)

**The University of Waikato:** Bachelor of Music

**Prerequisites:** Points 360

**Duration:** Three years full-time

**More:** [www.waikato.ac.nz/study/qualifications/bachelor-of-music](http://www.waikato.ac.nz/study/qualifications/bachelor-of-music)



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