



Australian Government  
Department of Education

# Choice and Affordability Fund

2024 Consolidated Annual Report





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The document must be attributed as the Choice and Affordability Fund 2024 Annual Report.

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## Executive summary

The 2024 Choice and Affordability Fund (CAF) Annual Report represents the fifth annual report publication for the CAF. This 2024 CAF Annual Report provides a summary about how the CAF was used by Non-Government Representative Bodies (NGRBs) over the 2024 school year to achieve the priorities and activities agreed with the Australian Government.

In 2024, NGRBs received \$119 million in funding and reported spending \$137.5 million, of which, approximately \$122.8 million was distributed directly to schools. This is an increase in expenditure of almost \$52 million from 2023, requiring NGRBs nationally to use \$18.5 million of previously deferred funding in 2024. The amount of accumulated deferred funding is down 6.3% from 2023, with the remaining deferred funding (\$168.3 million) expected to be expended over 2025 to 2029. Almost all NGRBs have started to reduce deferred funding in 2024 or are managing negligible deferred funds.

Funding was used in 2024 to progress the five priorities of the CAF (a – e) and enable non-government schools to continue to support students and families. Consistent with previous years, the main focus of the CAF was support for priority a) choice and affordability and priority b) transition assistance.

The greatest expenditure in 2024 was on priority a) choice and affordability with \$59.3 million (43.1% of total 2024 expenditure) used for initiatives supporting families and maintaining school enrolments.

The second key focus of NGRB expenditure in 2024 was priority b) transition assistance with \$55.7 million (40.5% of total expenditure) used to support schools transitioning to new Australian Government recurrent funding settings over 2020 to 2029.

Collectively, NGRBs supported hundreds of schools, and thousands of students and families during 2024.

# Introduction

The *Australian Education Regulations 2023* (the Regulations) requires NGRBs to provide an annual report by 30 June of each year to the Minister for Education in relation to their CAF activities for the previous school year.

Each report outlines how CAF funds have been allocated to help schools and details progress in achieving the agreed priorities and intended outcomes identified in individual CAF agreements, and in CAF workplans where relevant.

The Australian Government Department of Education (the department) reviews CAF annual reports submitted by NGRBs to confirm funding has been used in accordance with the CAF Guidelines, agreements and workplans. Approval of each NGRBs CAF annual report is a condition of ongoing CAF funding.

This report provides a consolidated summary of NGRB activities and expenditure under the CAF program to support transparency in Commonwealth school funding arrangements.

More information on the CAF, including Guidelines, CAF Funding Agreements and associated workplans is available on the [Department of Education](http://www.education.gov.au/)<sup>1</sup> website.

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<sup>1</sup> <http://www.education.gov.au/>

## CAF priorities

Under the CAF arrangements, NGRBs must address the two mandatory national priorities of **Transition assistance** (including transition assistance for regional schools) and **Special circumstances** funding. There are also four non-mandatory CAF priorities that NGRBs can address where these are relevant to the needs of the schools they represent.

CAF priorities are detailed below:

### A - Choice and affordability of schools

This priority provides 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 - Transition assistance

This priority provides funding for non-systemic independent schools transitioning to new Commonwealth recurrent funding settings over 2020 to 2029 and for schools transitioning to new capacity to contribute funding arrangements.

### C - Special circumstances funding

This priority supports schools and students impacted by special circumstances or in priority areas such as rural, regional and remote locations and areas affected by drought or other natural disasters.

### D - Strengthening outcomes for schools and educationally disadvantaged schools and students

This priority supports initiatives that strengthen outcomes for schools such as helping underperforming schools improve outcomes including through school industry partnerships, and supporting educationally disadvantaged schools and students.

### E - Student wellbeing and support

This priority supports schools that require additional assistance to ensure safe, supportive and respectful learning environments.

### F - Other priorities identified from time to time

There is scope within the CAF for other priorities to be identified by the Minister from time to time, as specified in any written direction by the Minister issued under the Regulations to the NGRB. In 2024, no such priorities were applicable.

## Measuring progress against CAF priorities

In 2024, all NGRBs addressed the mandatory priorities of **Transition assistance** and **Special circumstances funding** and many also included the non-mandatory priorities: choice and affordability of schools, strengthening outcomes for schools and educationally disadvantaged schools and students, and student wellbeing and support.

## Summary of activity and progress delivered in 2024

All NGRBs reported strong progress on delivering CAF priorities. Reported activities included consulting and refining transition paths to the DMI funding arrangements, and support for student wellbeing and quality outcomes.

In 2024, NGRBs were provided \$119 million under the CAF and reported spending \$137.5 million.

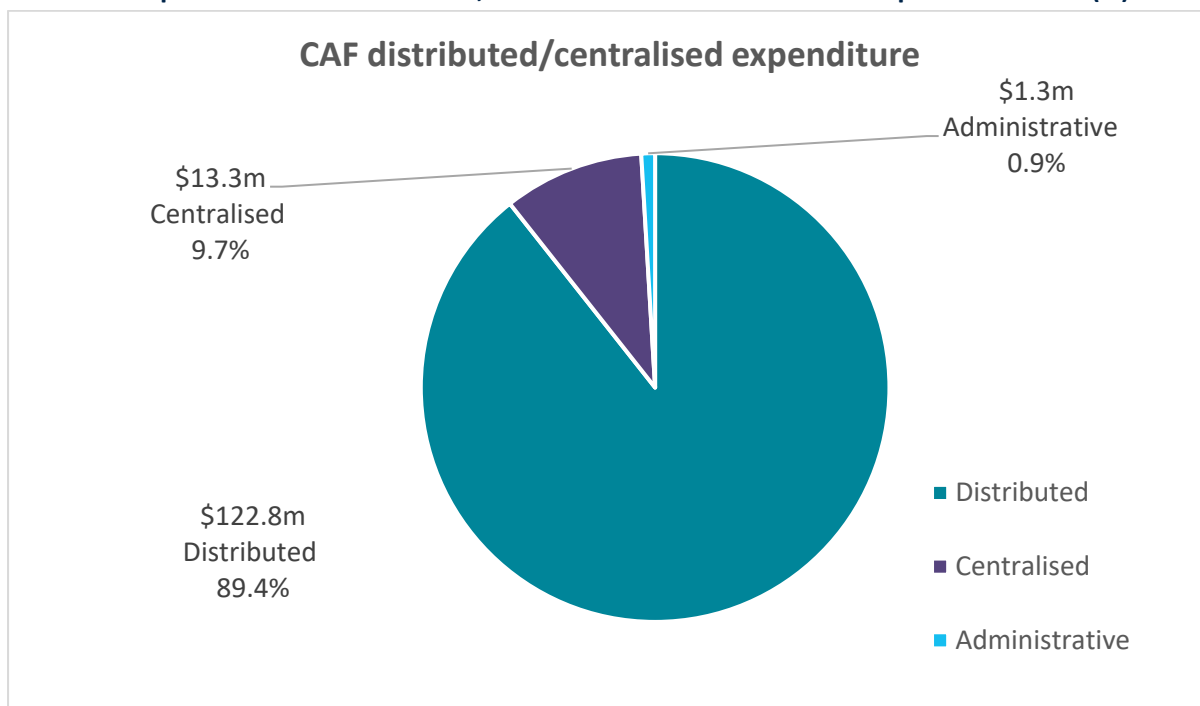
NGRBs reported on the use of funding as either 'distributed' directly to schools to support CAF priorities or expended by the NGRB itself on centralised CAF programs.

Of the total amount expended by NGRBs in 2024, \$122.8 million (89.4%) was distributed directly to schools to support CAF priorities and \$13.3 million (9.7%) used for centralised programs (see **Chart 1**). The remaining \$1.3 million (0.9%) was expended on the NGRBs administration of the CAF.

See **Table 1** and **Chart 6** below for a breakdown of distributed expenditure by priority.

At the end of 2024, NGRBs were carrying \$168.3 million in deferred funds accumulated from 2020 to 2024 CAF allocations to support transition in future years from 2025 to 2029.

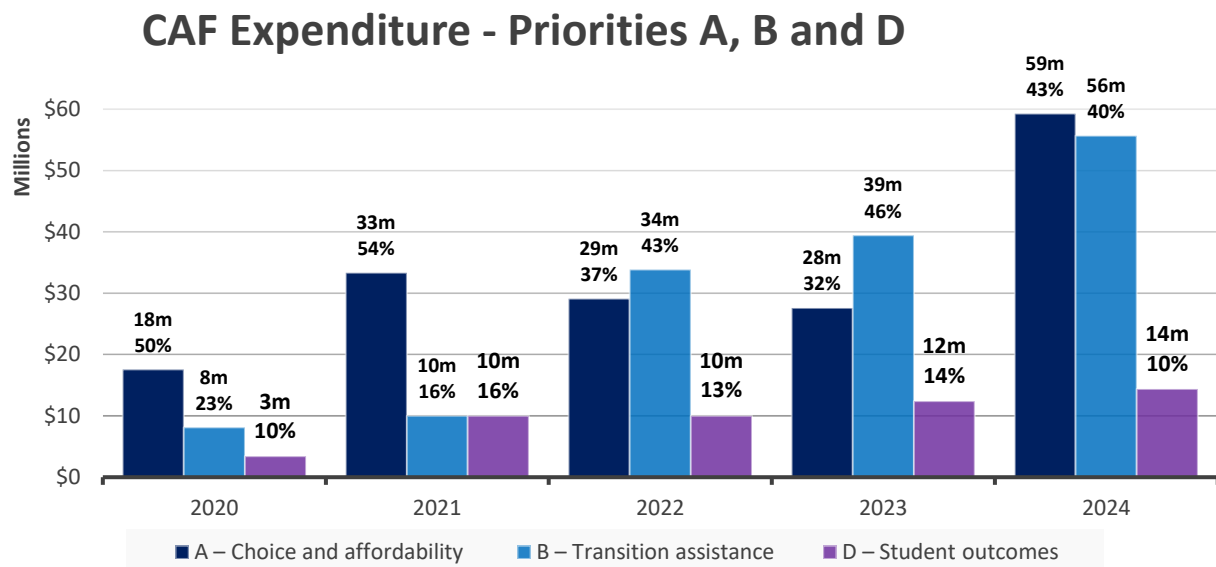
**Chart 1 - Proportion of CAF distributed, centralised and administrative expenditure 2024 (%)**



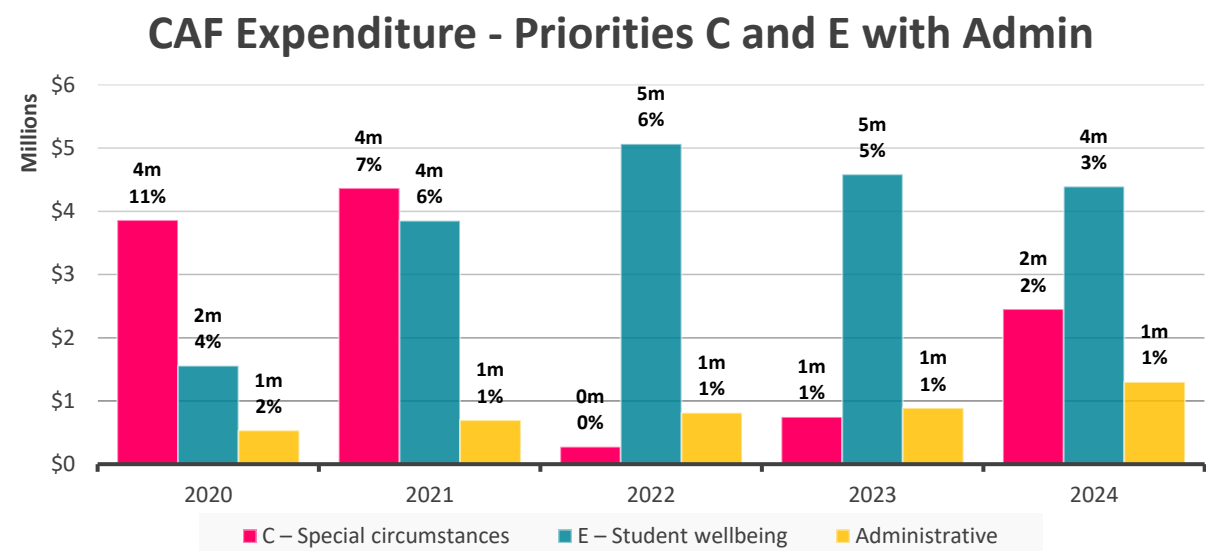
In 2024 NGRBs' focus was on Priority A – Choice and Affordability, comprising 43.1% of total 2024 expenditure. This was followed by Priority B – Transition Assistance at 40.5% and Priority D – Strengthening outcomes at 10.5% (see **Chart 2**).

Total expenditure in 2024 continued to grow from previous years, with a 114 percent increase in Priority A – Choice and Affordability, a 41 percent increase in Priority B – Transition assistance spending and 15 percent increase in Priority D – Student Outcomes spending.

**Chart 2 - Expenditure of CAF by priority (\$ million and % annual expenditure)**



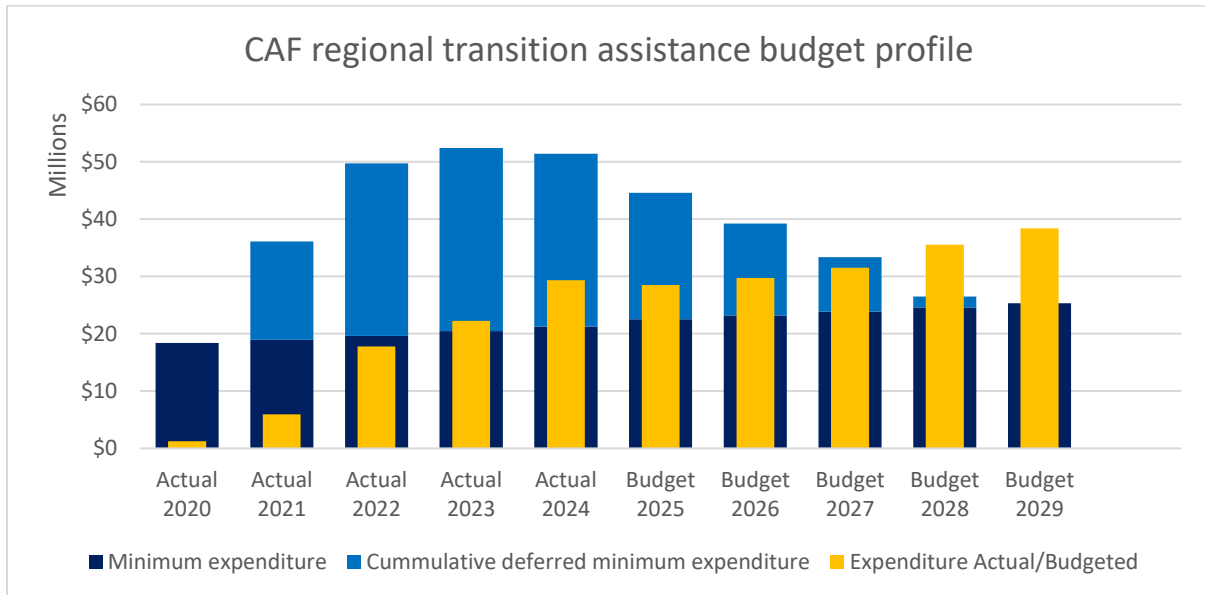
**Chart 3 - Expenditure of CAF by priority (\$ million and % annual expenditure)**



There is a minimum regional transition funding commitment of 9 percent over the life of the program that must be allocated to supporting regional schools. This is projected to be 20% of total CAF funding by the end of 2029 because of a higher commitment by independent NGRBs. Funding

expended on regional and remote schools increased by 31.7% from 2023. This support is forecast to grow to over 150% of the minimum in the final year of CAF, 2029 (see **Chart 4**).

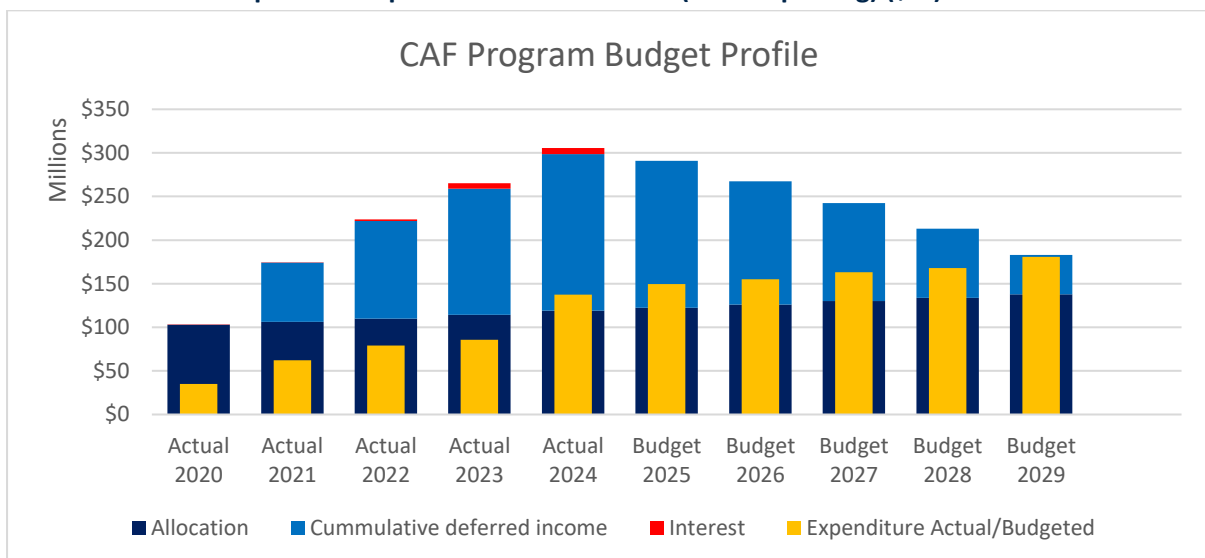
**Chart 4 - Actual and planned regional transition expenditure 2020 to 2029 (2024 reporting) (\$m)**



### CAF planned expenditure to 2029

NGRBs set their own expenditure profiles to 2029 that guide their annual expenditure. The profile includes deferred expenditure, which is any funding that they hold from previous years to be expended in later years to meet future needs. In 2024 NGRBs continued to refine their expenditure profiles to 2029. Current NGRB forecasts show that, from 2025, expenditure on CAF priorities will continue to exceed annual funding allocations, meaning that expenditure that had been deferred and accumulated will be expended along side the annual allocation as occurred in 2024. NGRBs longer-term forecasts show this trend continuing and the totality of CAF funding expended by the CAF's final year of operation in 2029 (see **Chart 5**). Cummulative

**Chart 5 - Actual and planned expenditure 2020 to 2029 (2024 reporting) (\$m)**



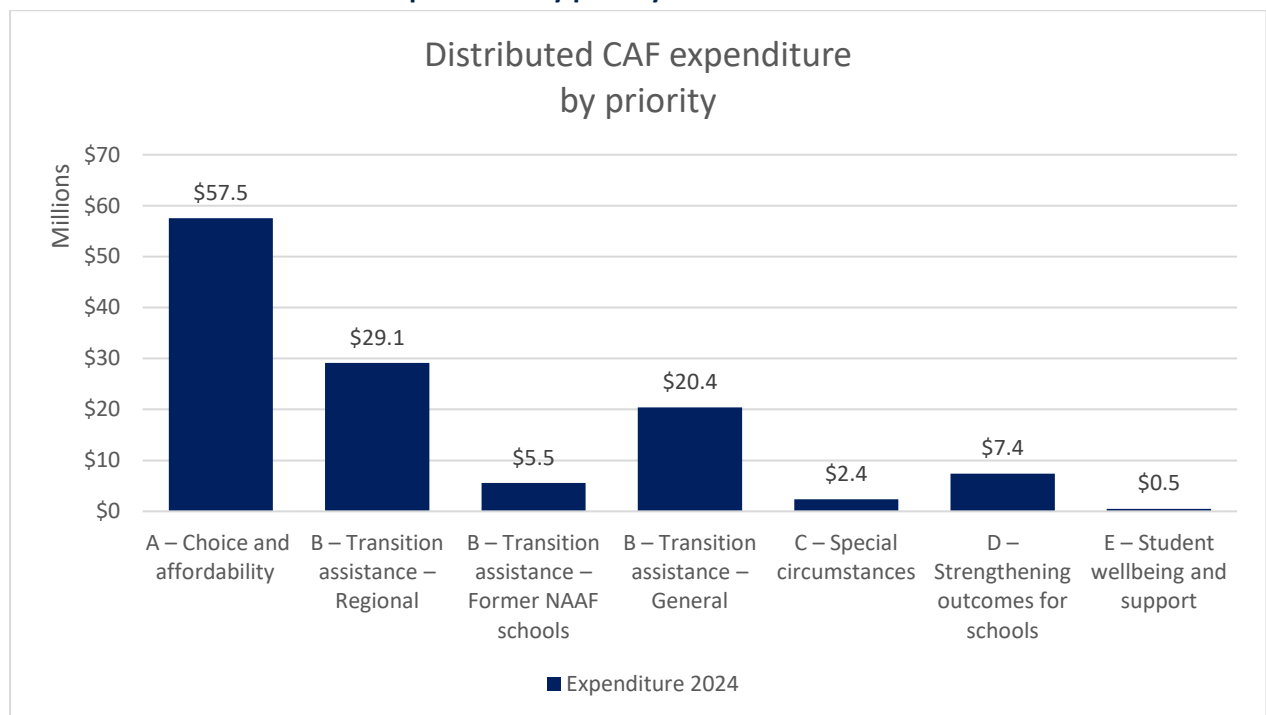
## Expenditure distributed directly to schools

**Table 1** and **Chart 6** show the funding directly provided to schools in support of CAF priorities.

**Table 1 - 2024 CAF distributed expenditure by priority for all NGRBs**

Priority	Expenditure 2024	Schools
A – Choice and affordability	\$57,529,214	624
B – Transition assistance – Regional	\$29,111,592	248
B – Transition assistance – Former NAAF schools	\$5,548,921	51
B – Transition assistance – General	\$20,374,331	149
C – Special circumstances	\$2,387,377	34
D – Strengthening outcomes for schools	\$7,381,980	217
E – Student wellbeing and support	\$506,500	25
<b>All priorities</b>	<b>\$122,839,915</b>	<b>1348</b>

**Chart 6 - 2024 CAF distributed expenditure by priority for all NGRBs**



# Activities delivered by CAF priority

The below presents a summary of activities undertaken under each priority. Detailed reports on activities undertaken by each NGRB across 2024 can be found on their respective websites.

## A - Choice and affordability of schools

### Summary of activities undertaken in 2024.

2024 Priority A activities supported choice of affordable education for families, including through fee remission or financial hardship assistance, and other activities which placed downward pressure on school costs.

New and continued activities being delivered under the CAF national priority—*Choice and affordability* of schools, include:

- Initiatives to assist principals and business managers from schools with expected changes to their future funding entitlements to identify and implement strategies, policies, and plans to manage the change and streamline business practices.
- Assessments of school's financial health, helping schools to understand how parents choose a school for their children, and strategies to increase and retain enrolments and to enable children from disadvantaged families to continue studying at their school of choice.
- Direct grants for fee remission for disadvantaged schools or students and/or support for schools that provided fee concessions to families.
- Professional learning on financial management and financial literacy, strategic planning for school capital assets, negotiating and understanding contracts and cash flow modelling.
- Supporting financial governance and understanding of strategic planning processes for running efficient and effective schools.
- Project grants for structural upgrades to ICT services to facilitate and improve decision making.

### Progress and achievements

\$57.5 million in assistance was provided to 624 schools nationally.

## B - Transition assistance

### Summary of activities undertaken in 2024.

2024 Priority B activities focused on direct financial assistance while providing financial governance and planning support.

New and continued activities being delivered under the compulsory CAF national priority—*Transition assistance*, include:

- Continuation of professional assistance to help develop and implement transition plans at the school level, supporting schools during their transition to their 2029 recurrent funding levels. These activities have focused on:
  - Financial governance and management.
  - Assisting schools with access to expert knowledge in analysing existing business models and financials to support transition planning.
  - Continuing support for schools developing transition plans, modelling business practice to ensure viability into the future with clear transition paths to 2029 and beyond.
  - Additional staff and training including administrative support for schools in remote areas.
- In consultation with schools, NGRBs have developed transparent processes and criteria for assessing school need for funding assistance.
  - This includes support for regional and remote schools with changing funding arrangements and schools that would have been eligible for funding under the former National Adjustment Assistance Fund (NAAF) funding.

### Progress and achievements

\$55 million in assistance was provided to 448 schools, comprising:

- 248 regional schools;
- 51 schools that would have been eligible to receive NAAF; and
- 149 other schools not in the above groups.

## C - Special circumstances funding

### Summary of activities undertaken in 2024.

2024 Priority C was used to implement and formally communicate mechanisms for schools to apply for special circumstances support. NGRBs also provided funding to directly help schools respond to drought or other natural disasters.

New and continued activities being delivered under the compulsory CAF national priority—*Special circumstances*, include:

- NGRBs have settled methods for setting aside notional amounts per year, to be drawn down if short term emergency needs arise, or strategies to reallocate funding from other priorities to meet requirements.
  - NGRBs established programs and support mechanisms available to schools through application and assessment processes.
- Direct grants to support schools with costs associated with drought or repairs and recovery works following flood and cyclone damage.

### Progress and achievements

\$2.4 million in assistance was provided to 34 schools nationally.

## D - Strengthening outcomes for schools and educationally disadvantaged schools and students

### Summary of activities undertaken in 2024.

2024 Priority D initiatives involved developing partnerships between schools and industry, projects facilitating professional learning supported through access to tutors and mentoring services.

New and continued activities being delivered under the CAF national priority— *Strengthening outcomes for schools and educationally disadvantaged schools and students*, include:

- Continuing initiatives to improve student attendance and engagement.
- Programs to improve literacy, numeracy, and other academic outcomes of Indigenous students, including initiatives to support student wellbeing, strengthening relationships with families and community.
- Coaching in school leadership, excellence and innovation supporting quality conversations and relationships.
- Coaching in application of effective pedagogical practices through staffing and specialist support.

### Progress and achievements

\$7.4 million in assistance was provided to 217 schools nationally.

## E - Student wellbeing and support

### Summary of activities undertaken in 2024

2024 Priority E efforts delivered professional learning, preventative strategies, policies and processes to create safe, supportive, and respectful learning environments.

New and continued activities delivered under the CAF national priority—*Student wellbeing and support*, include:

- Continued development and delivery of policies and procedures to help schools provide a safe, supportive learning environment and support student mental health. Policies and procedures focused on:
  - Student planning support;
  - Classroom management; and
  - School wide support.
- Creation of resource repositories that provide evidence-based wellbeing resources, and curated lists of useful external resources for schools.
- Projects that contribute to the skills growth of educationally disadvantaged students, improve school retention and educational attainment levels, and provides young people the tools and abilities to navigate the future.

### Progress and achievements

\$0.5 million in assistance was provided to 25 schools nationally.

## Summary of the CAF financial position

In 2024, \$137.4 million was spent which was comprised of the full 2024 CAF allocation of \$119 million and \$18.5 million of deferred funds from previous years (see **Table 2** below). A further \$168.3 million which was accumulated over 2020 to 2024 is deferred for use in later years.

Approximately \$122.8 million (or 89.4%) of the total expenditure in 2024 has been distributed directly to schools by NGRBs. Overall expenditure by CAF priority saw \$59.3 million expended for Priority A – Choice and affordability, \$55.7 million for Priority B – Transition assistance, \$2.5 million for Priority C – Special circumstances, \$14.4 million for Priority D – Strengthening outcomes, and \$4.4 million for Priority E – Student wellbeing.

**Table 2 - Breakdown of 2024 CAF expenditure by category for all NGRBs**

2024 Financial Summary	GST Exclusive Amount	Proportion of Allocation
<b>2024 Allocation</b>	<b>\$118,991,476.00</b>	
2024 Expenditure	\$137,464,615.30	115.5%
2024 Deferred Allocation	\$0.00	0.0%
2024 Interest Earned	\$7,164,758.03	
2024 Income Deferred	\$0.00	

2024 Expenditure by Type	GST Exclusive Amount	Proportion of Allocation
Distributed	\$122,839,916.98	89.4%
Centralised	\$13,323,368.79	9.7%
Administrative	\$1,301,329.53	0.9%
<b>2024 Expenditure</b>	<b>\$137,464,615.30</b>	

2024 Expenditure by CAF Priority	GST Exclusive Amount	Proportion of Allocation
A – Choice and affordability	\$59,284,904.04	43.1%
B – Transition assistance – Regional	\$29,331,314.03	21.3%
B – Transition assistance – Former NAAF schools	\$5,712,655.54	4.2%
B – Transition assistance – General	\$20,610,937.45	15.0%
C – Special circumstances	\$2,453,083.84	1.8%
D – Strengthening outcomes for schools	\$14,377,571.74	10.5%
E – Student wellbeing and support	\$4,392,819.13	3.2%
Administrative	\$1,301,329.53	0.9%
<b>2024 Expenditure</b>	<b>\$137,464,615.30</b>	

## Payments to NGRBs

The total funding allocated to the Catholic and independent sectors in 2020 was fixed based on the number of schools in each sector at that time, recognising that some non-systemic Catholic schools have nominated to be represented by their Catholic NGRB. The 2020 CAF funding allocations for Catholic and Independent schools are prescribed in the Regulations.

The CAF allocations are then indexed annually using the SRS indexation factor, which is available in September of the relevant year. Annual allocations must also consider any change to CAF funding distribution between NGRBs in the same sector (independent or Catholic) as advised to the Minister in accordance with administrative arrangements.

Total payments made to NGRBs in 2024 and payments to date are set out in **Table 3 and Table 4** below.

**Table 3 - CAF payments to Catholic NGRBs 2024**

Catholic NGRB	Total CAF Funding 2024	Total CAF Funding 2020 to 2024
Catholic Schools New South Wales (CSNSW)	\$22,859,535	\$102,648,363
Victoria Catholic Education Authority (VCEA)	\$18,714,523	\$86,145,223
Queensland Catholic Education Commission (QCEC)	\$16,984,424	\$74,609,746
South Australian Commission for Catholic Schools (SACCS)	\$4,651,490	\$20,438,394
Catholic Education Western Australia (CEWA)	\$6,323,061	\$28,741,251
Tasmanian Catholic Education Office (TCEO)	\$1,732,707	\$7,739,037
Catholic Education, Archdiocese Canberra, and Goulburn (CECG)	\$1,121,459	\$15,630,272
Catholic Education Office Northern Territory (CEONT)	\$767,586	\$3,596,001
<b>Total</b>	<b>\$73,154,785</b>	<b>\$339,548,287</b>

**Table 4 - CAF payments to Independent NGRBs 2024**

Independent NGRB	Total CAF Funding 2024	Total CAF Funding 2020 to 2024
Association of Independent Schools New South Wales (AISNSW)	\$14,539,996	\$67,487,462
Independent Schools Victoria (ISV)	\$9,815,426	\$45,558,344
Independent Schools Queensland (ISQ)	\$10,310,100	\$47,854,378
Association of Independent Schools South Australia (AISSA)	\$2,913,999	\$13,525,338
Association of Independent Schools Western Australia (AISWA)	\$4,993,456	\$23,177,150
Independent Schools Tasmania (IST)	\$1,234,074	\$5,727,962
Association of Independent Schools of the ACT (ACT)	\$477,489	\$2,216,269
Association of Independent Schools Northern Territory (AISNT)	\$1,552,151	\$7,204,318
<b>Total</b>	<b>\$45,836,691</b>	<b>\$212,751,221</b>

Estimated funding allocations for each NGRB are published on the Department’s website in October each year and the latest estimates for 2025 onwards (as of September 2025) are set out in **Table 5 and Table 6**.

**Table 5 - Estimated CAF allocations to Catholic NGRBs 2022-2029**

Year	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Budget	2027 Budget	2028 Budget	2029 Budget	Total Budget
CSNSW (NSW)	\$16,333,123	\$20,381,026	\$21,094,359	\$21,980,320	\$22,859,535	\$23,568,181	\$24,275,226	\$25,003,483	\$25,753,588	\$26,526,195	\$227,775,036
VCEA (VIC)	\$15,481,119	\$16,685,428	\$17,269,417	\$17,994,736	\$18,714,523	\$19,294,674	\$19,873,514	\$20,469,719	\$21,083,811	\$21,716,325	\$188,583,266
QCEC (QLD)	\$10,478,318	\$15,142,914	\$15,672,915	\$16,331,175	\$16,984,424	\$17,510,941	\$18,036,269	\$18,577,357	\$19,134,678	\$19,708,718	\$167,577,709
SACCS (SA)	\$2,874,850	\$4,147,158	\$4,292,310	\$4,472,586	\$4,651,490	\$4,795,686	\$4,939,557	\$5,087,743	\$5,240,376	\$5,397,587	\$45,899,343
CEWA (WA)	\$4,866,025	\$5,637,492	\$5,834,803	\$6,079,870	\$6,323,061	\$6,519,076	\$6,714,649	\$6,916,088	\$7,123,571	\$7,337,278	\$63,351,913
TCEO (TAS)	\$1,196,513	\$1,544,842	\$1,598,910	\$1,666,065	\$1,732,707	\$1,786,421	\$1,840,014	\$1,895,214	\$1,952,071	\$2,010,633	\$17,223,390
CECG (ACT)	\$11,395,760	\$999,866	\$1,034,861	\$1,078,326	\$1,121,459	\$1,156,224	\$1,190,911	\$1,226,638	\$1,263,437	\$1,301,340	\$21,768,822
CEONT (NT)	\$697,675	\$684,362	\$708,316	\$738,062	\$767,586	\$791,381	\$815,123	\$839,576	\$864,764	\$890,707	\$7,797,552
<b>Total</b>	<b>\$63,323,383</b>	<b>\$65,223,088</b>	<b>\$67,505,891</b>	<b>\$70,341,140</b>	<b>\$73,154,785</b>	<b>\$75,422,584</b>	<b>\$77,685,263</b>	<b>\$80,015,818</b>	<b>\$82,416,296</b>	<b>\$84,888,783</b>	<b>\$739,977,031</b>

**Table 6 - Estimated CAF allocations to Independent NGRBs 2022-2029**

Year	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Budget	2027 Budget	2028 Budget	2029 Budget	Total Budget
AISNSW (NSW)	\$12,585,940	\$12,963,518	\$13,417,240	\$13,980,768	\$14,539,996	\$14,990,736	\$15,440,458	\$15,903,672	\$16,380,782	\$16,872,205	\$147,075,315
ISV (VIC)	\$8,496,313	\$8,751,202	\$9,057,494	\$9,437,909	\$9,815,426	\$10,119,704	\$10,423,295	\$10,735,994	\$11,058,074	\$11,389,816	\$99,285,227
ISQ (QLD)	\$8,924,507	\$9,192,242	\$9,513,971	\$9,913,558	\$10,310,100	\$10,629,713	\$10,948,604	\$11,277,063	\$11,615,375	\$11,963,836	\$104,288,969
AISSA (SA)	\$2,522,381	\$2,598,052	\$2,688,984	\$2,801,922	\$2,913,999	\$3,004,333	\$3,094,463	\$3,187,296	\$3,282,915	\$3,381,403	\$29,475,748
AISWA (WA)	\$4,322,376	\$4,452,048	\$4,607,868	\$4,801,402	\$4,993,456	\$5,148,253	\$5,302,701	\$5,461,782	\$5,625,635	\$5,794,404	\$50,509,925
IST (TAS)	\$1,068,225	\$1,100,272	\$1,138,781	\$1,186,610	\$1,234,074	\$1,272,331	\$1,310,501	\$1,349,816	\$1,390,310	\$1,432,019	\$12,482,939
AIS (ACT)	\$413,319	\$425,718	\$440,619	\$459,124	\$477,489	\$492,292	\$507,060	\$522,272	\$537,940	\$554,079	\$4,829,912
AISNT (NT)	\$1,343,554	\$1,383,860	\$1,432,295	\$1,492,458	\$1,552,151	\$1,600,268	\$1,648,276	\$1,697,724	\$1,748,656	\$1,801,116	\$15,700,358
<b>Total</b>	<b>\$39,676,615</b>	<b>\$40,866,912</b>	<b>\$42,297,252</b>	<b>\$44,073,751</b>	<b>\$45,836,691</b>	<b>\$47,257,630</b>	<b>\$48,675,358</b>	<b>\$50,135,619</b>	<b>\$51,639,687</b>	<b>\$53,188,878</b>	<b>\$463,648,393</b>

Note that allocations are based on Australian Government funding commitments for a given year. Top up payments for 2022 and 2023 paid in subsequent years are included in Tables 5 and 6 above in the 2022 and 2023 allocation respectively.