
Choice and Affordability Fund

Annual Report 2021

Catholic Schools NSW

Introduction

As part of the Australian Government's commitment to providing choice to Australian families, the Government announced the Choice and Affordability Fund (CAF) on 20 September 2018. The CAF began in 2020 with an estimated \$1.2 billion to be provided over ten years to 2029 to address specific challenges in the non-government school sector. The CAF incorporates the National Adjustment Assistance Fund (NAAF), which was established to provide transition funding support for independent schools.

The CAF Guidelines published on the Department of Education, Skills and Employment (DESE) website, outline the expectations for the fund through national priorities. The national priorities were developed in consultation with the non-government representative bodies (NGRB) and are:

a) **Choice and Affordability of Schools**

The CAF will 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) **Transition Assistance**

The CAF incorporates the former National Adjustment Assistance Fund (NAAF) which was established to provide transition funding support for non-systemic independent schools. This means Catholic Schools NSW (CSNSW) will make financial and other transition support available for schools that either experience reduced per capita funding due to changes in Commonwealth recurrent funding settings over 2020 to 2029 (as a result of the move to the Direct Measure of Income (DMI) funding methodology compared to the former Socio-Economic Scheme (SES) funding methodology (the "transition schools"), or that would have met the criteria to access support through the NAAF.

c) **Special Circumstances Funding**

The Fund will support schools and students impacted by special circumstances or in priority areas such as rural, regional and remote locations and areas affected by drought, flood, bushfires or other natural disasters.

Special circumstances funding will be prioritised for schools requiring short-term emergency assistance when unexpected circumstances or events cause severe and temporary financial difficulty. Assistance should be provided for schools in situations that satisfy the following criteria:

- **Unexpected**
 - Could not have been reasonably foreseen.
- **Causing severe financial difficulty**
 - Where a school faces a real prospect of having to cease a large part of its educational activities or significantly lower its educational services.
- **Short term**
 - Schools should be able to overcome their financial difficulty and resume operations and must provide a five-year business and recovery plan.
- **Special need**
 - Schools have exhausted all other options to remedy the financial situation of the school.

d) **Strengthening outcomes for schools and educationally disadvantaged schools and students**

The CAF will support 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.

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e) Student wellbeing and support

Student wellbeing is essential for both academic and social development. The CAF will support schools that require additional assistance to ensure safe, supportive and respectful learning environments.

f) Other priorities

Other priorities as identified by the Minister from time-to-time.

CSNSW is not required to address all priorities. However, priorities **b) Transition Assistance and c) Special Circumstances Funding** are compulsory priorities and along with regional transition assistance support are the priorities that CSNSW will apply the CAF towards.

Summary of 2021

In order to fulfil the requirements of the CAF Guidelines and to meet the needs of both Systemic and Non-Systemic schools represented by CSNSW as the Non-Government Representative Body ('NGRB'), the funding attracted in 2021 has been allocated across three primary areas:

1. Regional Transition Assistance
2. Systemic Catholic schools
3. Non-Systemic Catholic schools

1. Regional Transition Assistance

The funding specified for Regional Transition Assistance totals \$2.9 million over 10 years as follows:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
256,090	263,773	271,686	279,836	288,232	296,878	305,785	314,958	324,407	334,139	2,935,785

The funding specified for this priority will be quarantined for distribution to regional and remote schools. These funds will support those regional and remote schools significantly impacted by the implementation of the Direct Measurement of Income (DMI) funding arrangements.

The current forecast distribution by year is as follows, noting that the timing of payments may vary if circumstances change:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
		330,148	340,052	350,254	360,761	371,584	382,732	394,214	406,040	2,935,785

Note that any interest earned on these funds will be added to the funding and distributed according to the methodology above.

These Australian Government Funds are intended to ensure that the delivery of quality education is maintained for NSW students in regional and remote Catholic schools, by supporting these schools during their transition to the DMI funding arrangements.

This expenditure will satisfy the requirements of paragraph 9b (the "Transition assistance" national priority) and paragraph 23 of the CAF guidelines:

"The Choice and Affordability Fund incorporates the National Adjustment Assistance Fund which was established to provide transition funding support for non-systemic independent schools. This means Catholic Schools NSW will make financial and other transition support available for schools that would have met the criteria to have access to support through the National Adjustment Assistance Fund; that is, non-systemic independent schools which are expected to experience reductions in per student

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funding due to changes in Commonwealth recurrent funding settings over 2020 to 2029. The Choice and Affordability Fund will also provide support for schools in general to transition to a new capacity to contribute model for recurrent funding.”

These Australian Government funds are intended to ensure that the delivery of quality education is maintained for NSW students in rural and remote Catholic schools, by supporting these schools during their transition to the new DMI funding arrangements.

2. Systemic Catholic Schools

The estimated funding available for Systemic Catholic Schools (excluding Regional Transition Assistance Fund) totals \$204.5 million over 10 years as follows:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
14,691,261	18,689,908	19,250,605	19,828,124	20,422,967	21,035,656	21,666,726	22,316,728	22,986,230	23,675,816	204,564,021

The funds will be distributed based on a methodology which prioritises increasing the options for parents to access a school of their choice.

Under the methodology, funding will be directed to support schools to continue to provide an affordable alternative for parents in the non-government sector.

The current forecast distribution by year is as follows, noting that the timing of payments may vary if circumstances change:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
				31,625,086	32,573,839	33,551,054	34,557,586	35,594,313	36,662,143	204,564,021

Note that any interest earned on these funds will be added to the funding and distributed according to the methodology above.

The funding will be used to address the following national priority, as outlined in paragraph 9a of the CAF Guidelines:

“Choice and Affordability of schools – the funding will provide for initiatives that facilitate parental choice and opportunity, giving parents the ability to choose an affordable school that will best suit their individual child.”

The Australian Government Funds are intended to allow parents the option of choosing a Catholic school, regardless of location, while reducing the level of redistribution required across the system.

In the event of any unforeseen circumstances with a negative impact on school funding, the funding distribution methodology as defined above will be adjusted to make funds available to address these needs, as circumstances at the time dictate.

3. Non-Systemic Catholic Schools

CSNSW represents 37 non-systemic Catholic schools as the NGRB for the CAF.

The estimated funding available for non-Systemic Catholic schools totals \$15.9 million over 10 years as follows:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
1,385,772	1,427,345	1,470,166	1,514,270	1,559,699	1,606,490	1,654,684	1,704,325	1,755,455	1,808,118	15,886,323

The funds will be distributed on a per-capita basis. This methodology has been developed based on the following considerations:

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- Assistance (as noted in priority B) will be directed to schools to support their transition to the new DMI funding arrangements. This includes schools that would have qualified NAAF.
- All schools should have some funding to allow re-direction to special circumstances if required (as per the compulsory priority C).
- CSNSW is not deducting any administration fees from these schools.
- The scale of the available funding across 37 schools does not warrant a complicated allocation methodology, requiring significant administrative effort from multiple stakeholders.

All things considered, a per capita distribution was deemed to be the most equitable methodology which could meet the CAF requirements.

The funding will be distributed to non-systemic Catholic schools in the same year that it is attracted, as follows:

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
1,385,772	1,427,345	1,470,166	1,514,270	1,559,699	1,606,490	1,654,684	1,704,325	1,755,455	1,808,118	15,886,323

This expenditure will satisfy the requirements of paragraph 9b (Transition Assistance) of the CAF guidelines.

The Australian Government Funds will provide a modest additional amount of funding to each school to add to their available funds to support their adjustment to the new transition pathway.

In 2021, funding of \$1,427,345 was successfully distributed to non-Systemic schools to:

1. Support their transition to the new general recurrent funding methodology (Direct Measure of Income);
2. Support schools that would have met the criteria to have access to support through the National Adjustment Assistance Fund (NAAF); and
3. Support schools impacted by special circumstances

All non-Systemic schools have confirmed that they have been afforded equity of access to appropriate initiatives and activities and participated in activities as appropriate. Key risks have been identified and strategies put in place to manage these. More details are provided later in this report.

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Overarching Risk Management

A significant high-level risk to most schools is the inability to maintain financial viability, and the flow on affects to parents and students, during times of changing funding and other negative impacts.

This strategic risk is typically managed via good financial management, including budgeting and cashflow forecasting. Detailed analysis also occurs to forecast funding and other emergency or unexpected scenarios.

The CAF priorities may only be unachievable and unmanageable in certain unknown or unpredictable circumstances, such as:

- Ongoing impact of COVID-19 culminating in sickness, lockdowns, job losses, business closures, etc. creates challenges for schools and NGRBs. COVID-19 may continue to threaten the effective delivery of the CAF.
- Unexpected changes in government funding that is detrimental to school operations beyond any forecast
- Significantly unexpected negative changes in the economy (eg. increasing inflation, higher cost of living, greater unemployment, etc.)
- Extreme weather events (eg. flood, drought, fire, etc.)
- Adapting to the non-performance of a third-party.

The risk management system of CSNSW and the individual schools seek to address all anticipated risks, but some are difficult to manage to acceptable risk tolerances. The CAF certainly assists in addressing the risks of financial viability.

A detailed commentary on risk management at an activity level occurs below under the heading Risk Management on page 12.

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Financial Report

2021 Budgeted Funding and Actual Expenditure

Expenditure for 2021 by activity is outlined in the table below. Expenditure for 2021 by school is outlined in *Attachment A – CAF 2021 School Level Data Report*.

Activities/Initiatives	Expenditure type	Budgeted for 2021	Actual Spend in 2021
<u>A – Choice and Affordability</u>			
	Centralised	\$0	\$0
	Distributed	\$0	\$0
<u>B – Transition Assistance</u>			
General – funding maintenance	Distributed	\$919,920	\$919,920
Former NAAF Schools	Distributed	\$389,785	\$389,785
Total for Priority B	Distributed	\$1,309,705	\$1,309,705
<u>C – Special Circumstances Funding</u>			
COVID Support	Distributed	\$74,926	\$74,926
Educational Disadvantage	Distributed	\$42,714	\$42,714
Total for Priority C	Distributed	\$117,640	\$117,640
<u>D – Strengthening outcomes for schools and educationally disadvantaged schools and students</u>			
	Centralised	\$0	\$0
	Distributed	\$0	\$0
<u>E – Student wellbeing and support</u>			
	Distributed	\$0	\$0
	Administrative costs	\$0	\$0
	Total expenditure	\$1,427,345	\$1,427,345
	Deferred funding	\$18,953,681	\$18,953,681

Interest earned that is being carried forward to 2022

Interest earned but not spent since last annual report	\$76,429
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It is expected that the interest earned in the current and prior years will be distributed with the bulk of the funds in 2024.

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Schools' Use of Distributed CAF Funding

Catholic Schools NSW Ltd (CSNSW) as the NGRB can confirm that all funds received and distributed to schools was compliant with section 49 of the CAF Guidelines which require non-government schools to certify that distributed funding has been used for the purposes it was provided for.

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Expenditure Profile for 2022–2029

This table reflects Catholic Schools NSW's planned expenditure over 2022 to 2029 consistent with its CAF Agreement and, where applicable, its CAF Work Plan, with any variations outlined below.

	2022	2023	2024	2025	2026*	2027*	2028*	2029*
CSNSW's total estimated funding allocation as advised by the department	\$20,992,454	\$21,622,228	\$22,270,894	\$22,939,022	\$23,627,194	\$24,336,008	\$25,066,088	\$25,818,072
CSNSW's estimated Regional Transition Assistance funding allocation as advised by the department	\$271,686	\$279,836	\$288,232	\$296,878	\$305,786	\$314,958	\$324,408	\$334,140
Accrued deferred funding from 2020 and 2021 to be carried forward to 2022	\$33,901,032							
Accrued interest earned on funds held in 2020 and 2021 to be carried forward to 2022	\$96,197							
CSNSW's planned expenditure for the relevant year	\$1,800,313	\$1,854,323	\$33,631,236	\$34,541,090	\$35,577,323	\$36,644,642	\$37,743,982	\$38,876,301
CSNSW's planned regional transition assistance expenditure for the relevant year	\$330,148	\$340,052	\$350,254	\$360,761	\$371,584	\$382,732	\$394,214	\$406,040
CSNSW's planned deferred funding for the relevant year to be spent in a future year	\$19,192,141	\$19,767,905	\$-11,360,342	\$-11,602,068	\$-11,950,129	\$-12,308,634	\$-12,677,894	
Accrued deferred funding from the relevant year and previous years to be spent in a future year	\$53,189,370	\$72,957,275	\$61,596,933	\$49,994,865	\$38,044,736	\$25,736,102	\$13,058,208	

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Activity Report

Activity/Initiative	Name
Priority	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

Priority B – Transition Assistance

Activity Description

The CAF incorporates the National Adjustment Assistance Fund (NAAF), which was established to provide transition funding support for non-systemic independent schools. CSNSW will make financial and other transition support available for non-systemic Catholic schools to transition to a new 'capacity to contribute' model for recurrent funding.

Twenty eight (28) schools were identified as being eligible for Transition Assistance in 2021. Eight of these schools would have been eligible for assistance under the former National Adjustment Assistance Fund, whilst the other twenty (20) schools are non-systemic Catholic schools.

All things considered, a per capita distribution was deemed to be the most equitable methodology which could meet CAF requirements.

The amount of funding allocated to non-systemic Catholic schools was \$919,920. The amount of funding provided to schools that would have met the criteria to access support through the NAAF was \$389,785. In total, the amount provided for Priority B – Transition Assistance in 2021 was \$1,309,705. Funding of \$33,901,032 for Catholic systemic schools has been deferred to future years when it is expected that the implementation of the new Direct Measure of Income (DMI) funding arrangements from 2024 will significantly impact schools.

Outcome Achieved

Outcome	Indicators of success
Funds provided direct financial assistance to non-systemic Catholic schools which are adversely impacted by the new funding arrangements for schools to keep fee increases to a manageable level for families of students while they are transitioning to the new funding arrangements as well as providing direct financial assistance to those non-systemic Catholic schools that would have been eligible for assistance under the former National Adjustment Assistance Fund.	<p>Schools have reported that:</p> <ol style="list-style-type: none"> been able to maintain enrolment numbers despite school fee increases due to funding changes. Families who felt the need to withdraw their child due to the inability to afford the fee increases were able to be supported to keep their child in their school of choice Funds have been used to assist with <u>additional</u> requests for fee assistance by families of students in financial hardship

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Priority C – Special Circumstances

Activity Description

The CAF will support schools and students impacted by special circumstances or in priority areas such as rural, regional and remote locations. The funding will be prioritised for schools requiring short-term emergency assistance when unexpected circumstances or events cause severe and temporary difficulty.

Nine schools were identified as eligible for Special Circumstance funding in 2021. The amount of funding allocated to these schools for Priority C totalled \$117,640. The schools receiving the funding were financially supported to ensure:

- Continuation of their educational activities
- The quality of their educational activities was maintained
- Improved outcomes for students from low socio-economic demographic
- Develop a Wellbeing program to manage student behaviours
- Counselling services provided for students at risk of non-engagement with education

Outcomes Achieved

Outcomes	Indicators of success
1. Funding was used for a school to join of a hub of schools in the area that began work on creating a best practice framework to guide career education and community networks.	Forums created where stakeholders from industry, education and business met to discuss how best to provide support to students; Students were surveyed on what they believed would be the best format for their decision process around career choice; Networks with other schools, local employers, post-school organisations and industry were created.
2. Funding was provided to those families who experienced a significant level of financial distress and hardship as a result of Covid lockdowns in 2021, which had a devastating impact on small business which in turn affected the ability of parents to pay their child's school fees.	The school was able to provide this emergency financial assistance to families impacted by Covid lockdowns, which maintained enrolment numbers and ensure continuity and quality of learning. All funds received in 2021 were applied.
3. Funding was used to provide all staff and students (who are special-needs with comorbidities) with supplies of sanitiser, cleaning wipes and for staff: masks and RATs to protect against contracting Covid and minimising its spread to students. Funding was also used to partially offset additional cleaning costs from an external cleaning company. This was especially critical for students that have intellectual disabilities and could be immunocompromised and have underlying medical conditions.	The school was able to provide as safe a learning environment as possible. Learning at school was able to continue during lockdown, as many students were children of critical workers and for special-needs students it is very important that the learning routine was as least disrupted as possible.
4. Funding was used to put on casual teachers to continue student's learning and this action freed up the time of the school's regular teaching staff in order to collaborate and design a school-wide Wellbeing program to assist in the management of student behaviours.	A Wellbeing program has been developed and introduced into the school. A Positive Behavioural Interventions and Supports Committee meets regularly to review, organise and facilitate the program. The program continues to develop and the results from this program are expected to show positive results in future years.
5. Funding was used to provide additional counselling services to students with learning difficulties, those students experiencing family breakdown and personal identity issues and anti-bullying measures including on-line bullying.	These services were first provided in 2020 and has been continued in 2021 as an increased number of students needed more specialised assistance in the areas of mental health and wellbeing due to the Covid lockdowns. The program assists students in school or refers them to outside experts. Parents

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report that the school is offering more support than previously, especially vital in these covid times.

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Risk Management

Risk	How the risk will be managed
NGRB - CSNSW	
Reduction in funding for the CAF due to government changing the circumstances of the availability of funding.	The CAF funding is being carefully distributed by the NGRB (CSNSW) to benefit the recipient schools at the time when the transition to the new funding regime has the most impact
Ongoing delivery of CAF impacted by COVID lockdowns etc.	Continuing to distribute when health department restrictions permit funding to occur and utilising technology to enable the distributions to occur during shutdowns / lockdowns etc.
Ongoing delivery of CAF impacted by severe weather events etc.	Continuing to distribute in the normal course and otherwise utilising technology to distribute electronically at the time of greatest need.
Administrative difficulties due to a lack of internal resources (staffing).	<p>Ensuring that the NGRB's (CSNSW's) recruitment and retention policies address ongoing staffing needs.</p> <p>Allocating administrative tasks across relevant team members.</p> <p>Ensuring relevant administrative staff are adequately trained.</p>
Restrictive compliance requirements making distribution and acquittal more difficult and resource intensive.	<p>Discuss compliance obligations and ensure requirements attached to funding are well communicated to the stakeholders (being the recipient schools).</p> <p>Ensuring guidance materials are readily available.</p> <p>Discussions with funder / regulator / government to consider regulatory discretion.</p>
Significant changes in the economy, including rising inflation and costs of operating schools, impacting on the positive affect of CAF funding.	<p>Endeavouring to distribute the CAF funding at the time of greatest need.</p> <p>Working with recipient schools to ensure the funding is targeted to the area of greatest and most relevant need.</p>

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Risk	How the risk will be managed
Activity Level	
Reduction in funding from CAF due to changed circumstances in government funding	If efficiencies (savings) cannot be achieved, then Tuition Fees will need to rise to ensure financial viability of the school
Not addressing actual needs of students and parents due to a lack of understanding of expectations.	Undertake a comprehensive survey of families to obtain data that will inform future planning for a sustainable and financially secure College for the coming years and especially post 2029.
Students are forced to leave the College due to financial pressures.	Explore the ability of the College to increase a third-party funding source for bursaries or other fee assistance, including the College's internal ability to fund a greater proportion of fee assistance. Work with the school's governors to ensure that annual budgeting is carefully managed.
Students do not enrol in the College due to the perception that it is unaffordable.	Develop marketing material and actions that educate the community regarding the affordability of the College.
Unfavourable changes to recurrent funding resulting in fee pressures and reduced enrolments.	CAF transition funding will assist in keeping fee increases to a minimum. It will also enable the introduction of additional concessions (bursaries) and payment plans for fees where families are struggling.
Impact of COVID-19 on parent income and inability to meet fee payments or provide necessary resources for school.	CAF will enable additional financial support during difficult financial times.
The key risk in affordability would be a change in the level of funding.	The strategy to address this would be an increase in tuition fees, however, this may impede local families' access to future enrolments because of increasing prices.
The key risk of reduced recurrent grant funding for this College is sustained and significant fee increases out to 2029 will lead to reduced enrolments due to affordability.	This CAF transition funding received in 2021 has enabled the College to slightly lower the annual fee increase for parents.
Risks have been that students who should be identified as gifted and talented with social and emotional needs are missed and will not receive the additional assistance that would benefit their needs.	By developing student data and educating all staff in this area, students will be identified more easily and assisted appropriately.
Changes to Commonwealth and State recurrent funding	The College has allocated the Choice and Affordability funds to offset fee increases from 2024 to 2029 as part of its risk management strategy.
Ongoing staffing issues and therefore the related increasing costs of staffing. The difficulty of retaining current teaching staff, who have been given valuable training and support, and/or the difficulty of recruiting replacement staff that are suitable and experienced is	The CAF monies help to ease the burden of ongoing and increasing staffing costs.

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<p>continuing to prove difficult and put pressure on budgeted expenditure.</p>	
<p>Need to spend funds on staff professional development.</p>	<p>The CAF is spent on critical and necessary professional development equitable activities across all staff.</p>
<p>Families experience a significant level of financial distress and hardship as a result of the ongoing Covid pandemic.</p> <p>The extended period of lockdowns in local government areas had a devastating impact on some smaller businesses and some families parents were unable to pay their school fees.</p>	<p>To support those families who had been impacted, bursarial assistance was granted to maintain their daughter's enrolment at the College to ensure continuity of learning.</p> <p>Without this support, the College would have suffered a significant decline in enrolments that would have led to longer-term challenges relating to reductions in staffing and curriculum offerings. All of the CAF funds were applied in 2021.</p>
<p>Reliance upon outside experts for wellbeing programmes.</p>	<p>The CAF funding has helped to continue the coordinator roles and employ other staff to take classes from the coordinators. The work is ongoing and is of utmost importance. Coordinators have been able to interview students individually and liaise with parents increasing engagement with school and identifying mental health goals. Parents report that the school is offering them more support which is vital during these particularly trying times.</p>

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Key stakeholders	
Stakeholder	Engagement Work
<p>CSNSW (NGRB)</p> <p>The CAF is assisting CSNSW to support and assist schools, parents, students and the wider school community in a time of need.</p>	<p>CSNSW provides guidance to schools as detailed in the CAF Guidelines plus other suggestions around appropriate activities / uses of CAF funding.</p>
<p>Schools</p> <p>The CAF is assisting schools to review their business models in their transition to the Direct Measure of Income arrangements (DMI).</p> <p>CSNSW (the NGRB) makes the CAF funding available to provide financial and other transition support available for schools, especially for those that expect to experience reductions in per student funding due to changes in Commonwealth recurrent funding and support for schools in general to transition to the new capacity to contribute model for recurrent funding.</p> <p>The CAF enables schools to be supported when impacted by special circumstances or in priority areas such as rural, regional and remote locations and areas and affected by weather events and / or other natural disasters.</p> <p>Schools will be assisted when experiencing temporary financial difficulty.</p> <p>Schools will be able to enhance student wellbeing, including the provision of safe, supportive and respectful learning environments.</p>	<p>Schools are encouraged (via the CAF) to review their business models and ensure good governance for prudent financial management.</p> <p>Schools can determine the most appropriate use, within the stated guidelines, to partly support their transition to new funding and their stakeholders. Work is occurring in cash flow forecasting and scenario analysis.</p> <p>CAF funds are typically directed to the area of greatest need so as to achieve the plan's objectives and outcomes. Typically, situational analysis occurs at senior management level to identify areas of greatest need.</p>
<p>Parents</p> <p>The CAF provides increased opportunity to facilitate additional parental choice of an affordable school that will best suit their child.</p> <p>The CAF funding is assisting to ensure that parents are given opportunities to participate in the CAF funding via various initiatives, including fee assistance in temporary financial difficulty.</p>	<p>Generally, there is financial support directed to support financial viability.</p> <p>More specifically, parents are also supported where the evidence of financial need is demonstrated.</p> <p>Typically, there is an assessment conducted at the individual school / parent level so as to identify the greatest priorities for support.</p>
<p>Students</p> <p>The CAF will support students impacted by special circumstances or in priority areas such as rural, regional and remote locations and areas affected by weather events and / or other natural disasters.</p> <p>The CAF helps to resource students where that may not be otherwise available.</p>	<p>The CAF funds are typically allocated to assist those students in greatest academic, pastoral or financial need.</p> <p>A determination of need is made by schools through their internal processes.</p>

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The CAF will assist to fund student wellbeing initiatives, enabling a safe, supportive and respectful learning environment.	
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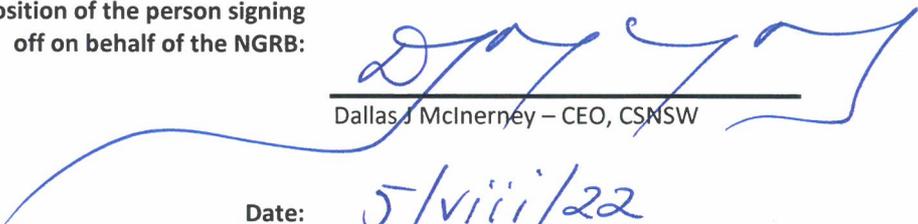
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NGRB Annual Report Sign Off

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 of the NGRB:**


Dallas J. McInerney – CEO, CSNSW

Date:

5/viii/22