

Educating a child can cost €150,000 ^[1]

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EXCERPTS

The letter was unequivocal. It made it quite clear that parents were “required” to pay a contribution of €85 for one child, €165 for two and €245 for three. They were given four days to pay.

Parents at this north Dublin primary school say that the pressure to pay was enormous.

They are not alone: the children’s charity Barnardos says the vast majority of parents are not only strong-armed to pay so-called voluntary contributions to their child’s primary or secondary school, but they are also hit with costs for books, school transport, crested uniforms, footwear, tablets, extracurricular activities and school tours, exam fees and more.

The costs for parents don’t start at primary school and nor do they end at secondary school.

Early childhood education and care is a major cost for anyone with small children. Going to college is expensive, even for students on a grant. And there’s a growing pressure on young people to take up postgraduate degrees, adding further to the lifetime costs of education.

We decided to take a look at the cost of education from birth through to the age of 23, and what a parent could expect to shell out for each of their children.

The figures given here are a snapshot of the expected costs as they stand in 2016 and are subject to inflation, increases or decreases in the cost of living and increased or decreased government subsidies.

The trend is clear: parents or guardians start paying significant sums from preschool onwards and the costs of education get more and more expensive with each stage of education.

Preschool

The extension of the free preschool year comes into effect from September 2016, which means that the costs of early-years education are, on paper at least, covered.

Tanya Ward, chief executive of the Children’s Rights Alliance, says that the free element should help to offset the often substantial fees paid by parents, but cautions that some services might increase the rate payable by parents this year, which would reduce the benefit of the saving.

Outside family care, private creches tend to charge €1,000-€1,500 per month. The higher a person’s income, the less likely they are to rely on family members.

Estimated cost: Four years of childcare can cost anywhere from €48,000 to €72,000.

Primary school

Both Barnardos and the Irish League of Credit Unions produce annual surveys that focus on the cost of primary school. Back-to-school time in late August and early September is, unsurprisingly, when education costs are at their highest.

The cost of getting a child ready for senior infants is €340, compared with €395 for a fourth-class pupil, according to the Barnardos survey. The average spend on primary-school books ranges from €75 to €125. About 70 per cent of primary schools have book-rental schemes, which parents say has been a major help.

The average cost of school uniforms is €100, while parents can also expect to pay almost half this amount again for their child’s footwear. A major bugbear for parents is that in many cases they can’t just buy a generic uniform and sew on a school crest.

The Irish League of Credit Unions survey includes extracurricular activities, lunches, transport and sports gear. Totting up all the figures, it suggests that the average spend per child per year is €816, or €6,258 across the eight years of primary school.

Estimated cost: €6,250.

Secondary school

Here the costs go up again. Voluntary contributions are significantly higher at second level, at (and this is the lower end) about €150 per child. There's a greater variety of more expensive books needed; shoes and clothing become more expensive as children grow, school trips become more common and schools need more classroom resources.

The Barnardos school costs survey puts the cost of sending a child to secondary school at €785, a rise of €50 since last year.

These figures, however, doesn't include the costs of additional school tours, lunches and transport, estimated to be about €1,313 per secondary-school pupil each year.

Adding fees for Junior and Leaving Cert exams (at least €225) and fees to sit the mock exams, which tend to be about €115, and the total cost across six years adds up to at least €8,558 per child.

Estimated cost: €8,558.

Third level

Parents should brace themselves, because this is where costs climb sharply.

Not surprisingly, it's cheaper when students can live at home, while those attending third level in Dublin can expect to pay a premium for accommodation – if they can get it at all.

A survey conducted by Dublin Institute of Technology this year found the cost of living away from home is about €11,064, a figure that includes food, rent, bills, books and class materials, clothes, medical costs, phone bills, social life, student registration charges and other expenses.

Students who can live at home will need about €6,834.

While many students work, parents will almost inevitably have to subsidise the cost of college education. With the possibility of the return of fees, or the introduction of a student loan scheme on the cards, these costs might actually decrease in the short term; instead of parents paying for college registration fees, graduates may end up paying back the cost of a chunk of their education.

Estimated cost: €27,000 -44,000.

Postgraduate

It used to be that a third-level degree was the pinnacle of education for most people. Now, however, employers want people with postgraduate qualifications, who can in turn expect higher earnings.

With no maintenance grant for postgraduate students, it's a real struggle for students and their families to afford.

Fees for postgraduate courses vary from €3,000 to about €10,000, although costs are higher for many medicine postgrads, while the MBA at UCD will cost a whopping €34,500.

Take away the registration fee, add in living expenses and you're paying an overall total of €10-20,000 for a one-year course.

Estimated cost: (one year): €9,800-€21,000.

Grand total

€100,00 - €152,000

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