

EXPLAINER · ADVOCACY DOCUMENT FOR MPS & DECISION-MAKERS**HOW DISABILITY FUNDING WORKS IN AUSTRALIAN SCHOOLS**

Follow the money — from the classroom to the classroom.

Disability funding for schools starts and ends in the classroom — but in between, it becomes a number, travels a long way, and arrives untagged. This is a plain-language map of how it works, built from the official NCCD guidance and the funding model, so you can see exactly where a child can be lost from view.

 **An explainer — the mechanics, then the one gap that matters most**

THE SHORT VERSION

A teacher records the support a child needs; that record becomes a **loading** in the national funding formula; the money is paid to the **school system**, not to the child — and **no one independently checks** that the support actually reaches them.

How the money flows

Seven steps from a teacher's judgement to a child's support. The dollars are calculated at the top and spent at the bottom — but they are never attached to the individual student along the way.

1

In the classroom

A teacher provides adjustments so a student with disability can access and take part in learning on the same basis as their peers — as required under the Disability Discrimination Act 1992 and the Disability Standards for Education 2005.



2

The annual count (the NCCD)

Every school, every year since 2015, records each student in the Nationally Consistent Collection of Data on School Students with Disability — noting the **level of adjustment** and the **category of disability**. It rests on teachers' professional judgement, needs evidence over at least 10 weeks, and is verified by the principal.

Quality Differentiated Teaching Practice — no funding

Supplementary — funded

Substantial — funded

Extensive — funded



3

The data is sent up

The state or sector authority collates the data from all its schools and sends it to the Australian Government Department of Education. From here on, individual children become aggregate numbers.



4

The funding is calculated

The **student with disability loading** is added to the Schooling Resource Standard — one of six needs-based loadings under the Australian Education Act 2013. The higher the recorded level of adjustment, the larger the loading (see the rates below). The Quality Differentiated Teaching Practice level attracts **no loading**.



5

The money goes to the system

The funding is paid to the education authority or sector — the state government, the Catholic system or the independent sector — as a single total. It is **not a cheque attached to your child**.



6

The system funds its schools

Each authority **decides** how the loading is distributed to its schools. As the official guidance puts it, "schools and systems are best placed to understand the individual needs of students and budget accordingly."



7

The school decides the support

The school **allocates its overall budget** to support students. Because the dollars are untagged, the support a child receives depends on the school's decisions — not on the amount their record generated.



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The missing checkpoint

Nowhere in this chain does anyone **independently confirm that the funded support reached the child**. The starting data rests on teachers' judgement (which is why "moderation" exists to keep it consistent), and the NSW Auditor-General found the Department "cannot tell how long students with identified needs are waiting" for support.

STEP 2, UP CLOSE

The four levels — and what each is worth

The level a teacher records decides the size of the loading. It is set as a percentage of the SRS base amount per student (in 2026, about \$14,467 in primary and \$18,180 in secondary, before indexation).

LEVEL OF ADJUSTMENT	PRIMARY LOADING	SECONDARY LOADING
Quality Differentiated Teaching Practice Support within everyday good teaching, using the school's usual resources.	No loading	No loading
Supplementary Adjustments at particular times through the week, additional to what's available to all students.	42% of base ≈ \$6,076	33% of base ≈ \$6,000
Substantial Essential adjustments and considerable adult help, at most times on most days.	146% of base ≈ \$21,122	116% of base ≈ \$21,089
Extensive Highly individualised, intensive support, at all times.	312% of base ≈ \$45,137	248% of base ≈ \$45,086

Dollar figures are indicative, worked out from the 2026 base amounts (they are finalised each August with indexation). The primary figures use the \$14,467 base; secondary uses \$18,180.

"So how much is my child worth to the school?"

It's the question parents ask most — and these figures answer it: a child recorded at the Substantial level generates roughly **\$21,000** a year, and at the Extensive level around **\$45,000**. But here's the catch that matters: that money is **not paid to your child**. It's added to the school system's total, and the school decides how the whole budget is spent. A large loading on paper doesn't guarantee a matching amount of support in the classroom — which is exactly the gap below.

ALSO RECORDED

The four categories of disability

Alongside the level, each student is recorded under one broad category. The category is based on the functional impact on learning — not on a formal diagnosis, and not all four map neatly to "neurodivergent."



Source: NCCD, *Selecting the level of adjustment and Moderation resource for schools* (Education Services Australia for the Australian Government, 2019).

WHERE IT CAN LOSE SIGHT OF THE CHILD

Three honest weak points

The model is reasonable in design. But three features, together, mean a child's funded need and their actual support can drift apart.

It starts with a judgement call

The level and category rest on teachers' professional judgement. That's appropriate — teachers know their students — but it varies between schools, which is exactly why the NCCD provides a whole "moderation" process to keep it consistent.

The money isn't tagged to the child

The loading is paid to the system as a total and distributed at the system's discretion. A child's record can generate a large loading without a matching amount ever reaching their support.

No one checks it landed

The NSW Auditor-General found the Department "does not monitor the time taken for targeted supports to be provided" and "cannot tell how long students with identified needs are waiting."

Two changes Helen's Way is asking for

Neither changes the funding model — both simply add a line of sight from the money to the child.

1 A voice in the check (Priority 1).
Bring parent and student voice into the accountability around the NCCD, and independently verify that funded support actually reaches students.

2 Funding that follows the child (Priority 2). Make the link between the support a child is recorded as needing and the support they receive visible and accountable — so the dollars don't lose the child.

The money begins and ends in the classroom. It shouldn't lose the child in between.

Understanding how the funding works is the first step to fixing where it falls short. The model can stay — what it needs is a line of sight from the loading a child generates to the support they actually get.

Priority 1 — a voice in the check

Priority 2 — funding follows the child

SOURCES

1. NCCD, *Selecting the level of adjustment* (Education Services Australia for the Australian Government Department of Education, 2019) — the four levels of adjustment, the teacher-judgement basis, the 10-week evidence rule and principal verification.
2. NCCD, *Moderation resource for schools*, v2.0 (Sharma, Arthur-Kelly, de Bruin & Menagé for the Education Council Joint Working Group, 2019) — annual collection since 2015, the four categories, and why moderation is needed for consistent, reliable judgements.
3. NCCD, *Frequently asked questions* (nccd.edu.au) — since 2018 the loading is provided "at different rates based on students' received level of adjustment," authorities collate and send data to the Commonwealth, and "schools and systems ... budget accordingly."
4. Australian Government, *Schooling Resource Standard* and the *Australian Education Act 2013* — the SRS base plus six needs-based loadings; 2026 base and disability-loading rates via the national SRS funding-model guides.
5. Audit Office of NSW (NSW Auditor-General), *Supporting students with disability* (2024) — the Department "does not monitor the time taken for targeted supports to be provided" and "cannot tell how long students with identified needs are waiting" (p.5).

Helen's Way — a volunteer-led advocacy initiative for neurodivergent learners in mainstream education settings across Australia. Every fact and figure is verified against its primary source before publication; our resources are researched, written and checked by volunteers with the help of AI tools. Prepared July 2026. An advocacy resource offered in a spirit of partnership with governments — general information only, not legal or financial advice. **helensway.au**