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NAB Education Insights 2026 Highlights

Life at School



May 2026



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Foreword

NAB Education once again connected with a broad and representative group of secondary students from right across Australia, spanning all year levels and a mix of public, independent, and Catholic schools. Over 400 students shared honest reflections on their experiences and the critical role schools play in supporting them.

This summary explores student life at school, including concerns, self-assessed performance across the curriculum, and what schools could do to support them. Many students express a need for short-term goals, personal encouragement, and patience, especially when facing challenges like anxiety, feeling overwhelmed, or dealing with issues outside of school. Recognising these needs allows teachers and adults to provide the right kind of support - flexibility, empathy, and an inclusive approach in the classroom.

Overall, while there has been positive movement in academic performance for many, the persistence of disparities points to the need for continued focus on equity and tailored support. Schools should consider implementing these recommendations in ways that suit their unique circumstances and resources, and only to the extent that is practical and achievable within their context.

While schools play a vital role in supporting student wellbeing and performance, it's clear they can't do this alone and require the partnership of families, communities, and broader

support systems to truly address these complex challenges. The goal however remains clear: to ensure that every student, regardless of background or circumstance, is equipped to thrive both within the classroom and in life beyond school.

Alongside the five takeaways from students, we have actionable tips for schools and parents, school perspectives and insightful quotes from students. We hope this rich report supports school leaders and educators to make confident, evidence-informed decisions.

At NAB, we are committed to the education sector. We offer a national relationship model which acknowledges that schools have unique banking requirements that demand a specialised banking team who are experts in the sector. With 160 years' experience, we understand the education sector, and we actively invest in the future of education and the leaders of tomorrow.

We see first-hand the important role education plays in shaping future outcomes, for individuals, communities and the broader economy. Through our Education Insights Reports, we aim to contribute to that understanding by sharing data-driven perspectives on what matters most to students and schools.

Kate Bain

Executive, Government, Education and Community, NAB



“Schools, families, and communities must work together to foster environments where every young person can truly thrive.”



5 Key Takeaways for Life at School

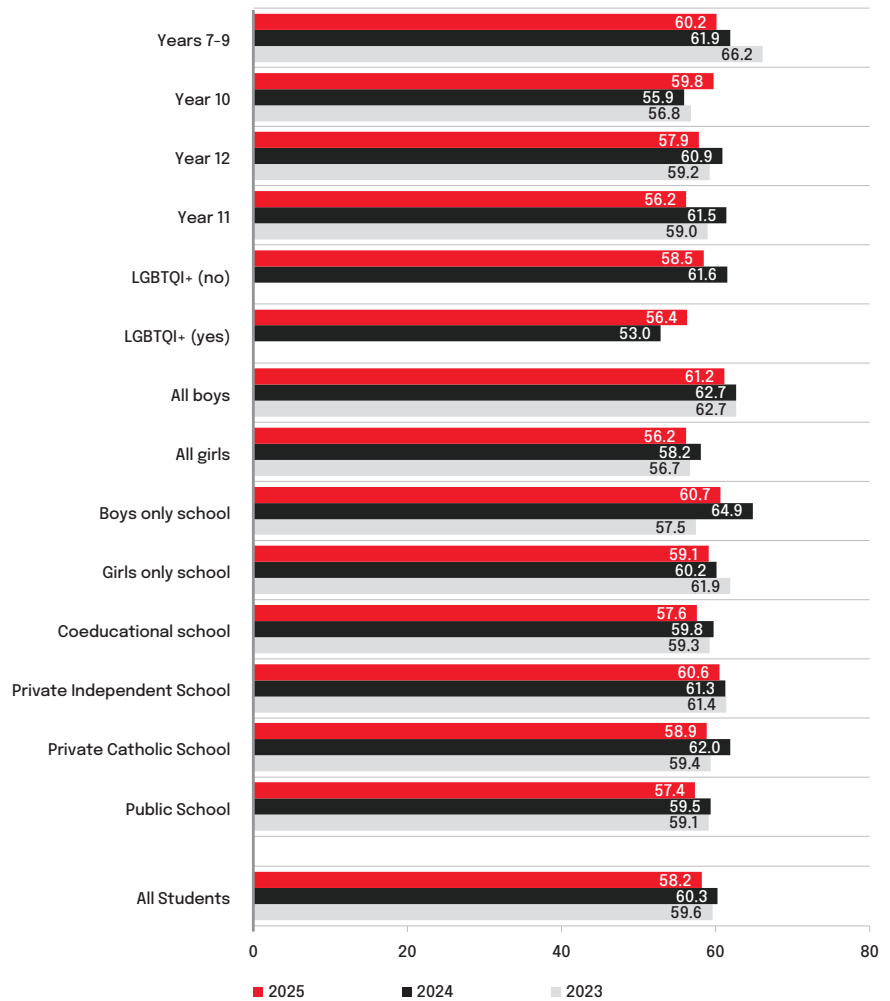
01

Enjoyment of School has Declined

Overall enjoyment of school among Australian high school students dropped noticeably in 2025, after a brief uptick in 2024. This downward trend was widespread, affecting students from almost all backgrounds and year levels. The data indicates that the enjoyment gap between boys and girls is widening, with boys reporting a higher average enjoyment score compared to girls. For the first time since 2023, a greater percentage of students classified their school enjoyment as 'low' (27%) rather than 'high' (26%).

Interestingly, there were exceptions to this overall decline. Year 10 students and those identifying as LGBTQI+ reported a slight increase in enjoyment. However, it is important to note that even though LGBTQI+ students showed some improvement, their overall enjoyment levels remained below those of their non-LGBTQI+ peers. This highlights the persistent challenges faced by these students, who may still be experiencing higher rates of discrimination or lack of support, despite small gains in their reported enjoyment. Schools can play a key role by fostering a more supportive, inclusive, and engaging environment for all students, ensuring that every young person - regardless of gender, identity, or background - feels valued and able to thrive.

Figure 1: Enjoy school (score out of 100)



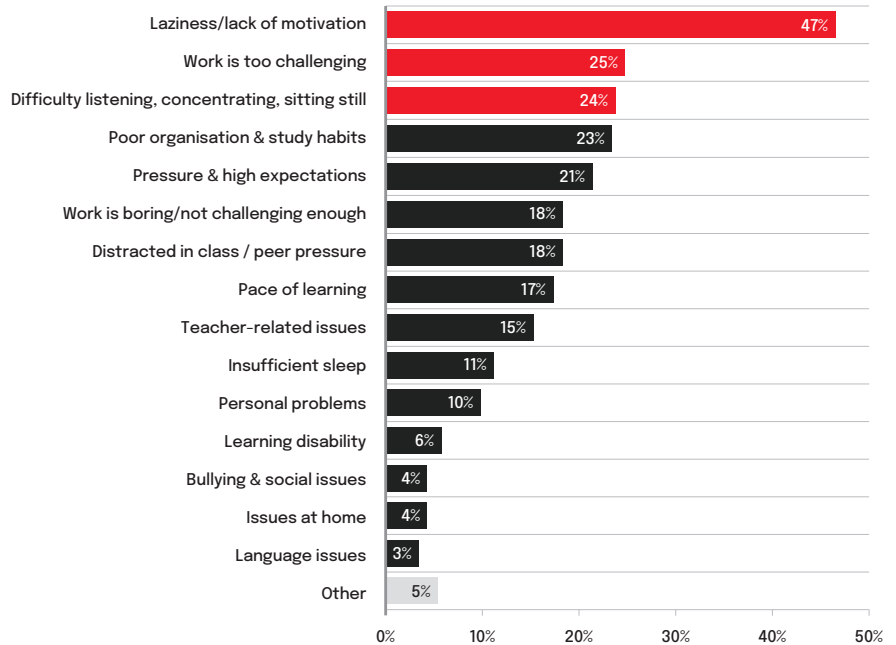
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02

Student Performance Perceptions Rise, Yet Gaps Persist

Students' self-assessed academic performance showed encouraging improvements across most curriculum areas, with notable gains reported in English/Spelling, Maths/Numeracy, and the Sciences. This trend suggests that, overall, students felt more confident in their core academic skills compared to previous years, potentially reflecting the impact of targeted teaching strategies or increased support in these subjects. Despite these general improvements, the data revealed persistent disparities across certain learning areas and student groups. A significant minority continued to rate themselves as underperforming, particularly in Languages, The Arts, and Technologies. These subjects may present unique challenges, such as requiring different learning styles, creative thinking, or access to specialised resources, which could contribute to lower self-confidence or achievement for some students. Gender-based differences in self-reported performance remained pronounced. Girls typically rated themselves higher in Languages and The Arts, areas that often emphasise communication and creativity. In contrast, boys tended to score themselves higher in Maths, Technologies, and Physical Education, which may reflect both traditional gender stereotypes and differences in encouragement or support within these domains. These patterns highlight the ongoing need to challenge assumptions

Figure 2: Reasons why you are not performing well in subjects you rated lower: Top 3



about gender and learning, and to ensure all students have equal opportunities to excel across the full curriculum. For LGBTQI+ students, the survey found particular strengths and challenges. These students reported excelling in Languages and The Arts, possibly finding these subjects more inclusive or resonant with their interests and identities.

Nearly half of students (47%) attributed poor academic performance to laziness or lack of motivation, with other leading reasons including finding the work too challenging (25%) and struggling to listen, concentrate or sit still (24%). Poor organisation and study habits (23%), pressure and high expectations (21%), and a lack of challenge or boredom (18%) were also cited.

Overall, while there has been progress in student self-confidence and performance, persistent disparities underscore the need for schools to continue prioritising equity, tailored support, and inclusive

A significant minority continued to rate themselves as underperforming, particularly in Languages, The Arts, and Technologies.

teaching practices. Ensuring every student has the opportunity to thrive across all subjects remains a vital goal for Australian education.

03

Streaming and Private Tutoring is on the Rise

Streaming (where students are grouped according to perceived ability) continued its upward trajectory, with 60% of surveyed students indicating they were placed in streamed classes. Most of these students found themselves in higher-ability groups and described tangible benefits, such as a faster learning pace, more challenging material, and increased confidence in their abilities. Those in advanced streams often reported feeling more motivated and supported, with teachers able to tailor content to their specific strengths and interests. For many, this environment provided an academic boost and a positive peer network, reinforcing a culture of achievement.

However, the experience was noticeably different for students assigned to lower-ability streams, often grouped for additional support. While some received targeted help that addressed gaps in their understanding, others described feeling stigmatised or left behind.

The perceived benefits of streaming were far less consistent for these students, and some reported that being labelled as 'needing extra help' negatively affected their self-esteem and engagement. This underscores a critical issue: streaming, while beneficial for some, can inadvertently reinforce inequalities if not managed with sensitivity and care. It raises questions about how schools support students across all ability levels and how they can ensure that streaming does not become a barrier to confidence or progress.

Private tutoring also saw a marked rise, with 38% of students engaging external academic support in 2025. The increase was especially prominent among boys, those attending public and private independent schools, and students in year 11 - a pivotal year for academic achievement and future planning. The prevalence of private tutors highlights a growing reliance on supplementary education, particularly for those striving to excel in high-stakes assessments or bridge learning gaps left unmet in the classroom.

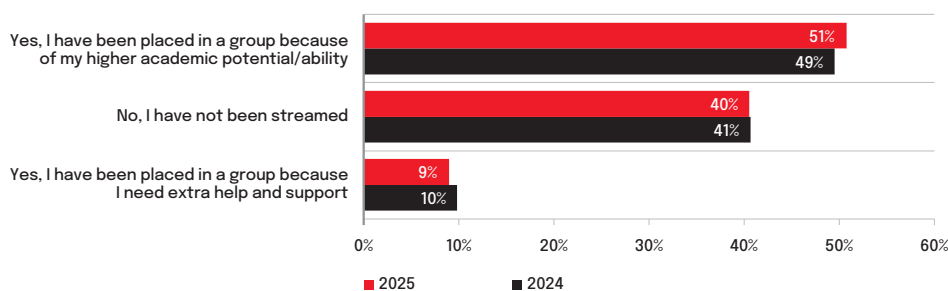
Weekly spending on tutors averaged \$114 in 2025 but varied significantly, with the highest costs reported by students in private independent schools and girls' schools. This suggests that access to private tutoring may be shaped by both socioeconomic factors and school type, potentially widening the gap between students who can afford

Private tutoring also saw a marked rise, with 38% of students engaging external academic support in 2025.

additional support and those who cannot. While tutoring can provide tailored instruction and boost academic confidence, it also raises concerns about fairness and equity within the education system. If left unaddressed, increasing reliance on private tutoring could exacerbate existing disparities, making it essential for schools to examine how they can better support all students—regardless of their ability to pay for extra help—with in-school resources, targeted intervention, and equitable learning opportunities.

Overall, the rise of streaming and private tutoring reflects broader trends in Australian education, where competition and academic pressure are driving families and schools to seek new ways to support student achievement. While these strategies have clear benefits for some, ongoing attention is needed to ensure that they do not perpetuate inequality or leave vulnerable students behind.

Figure 3: Streamed in any classes

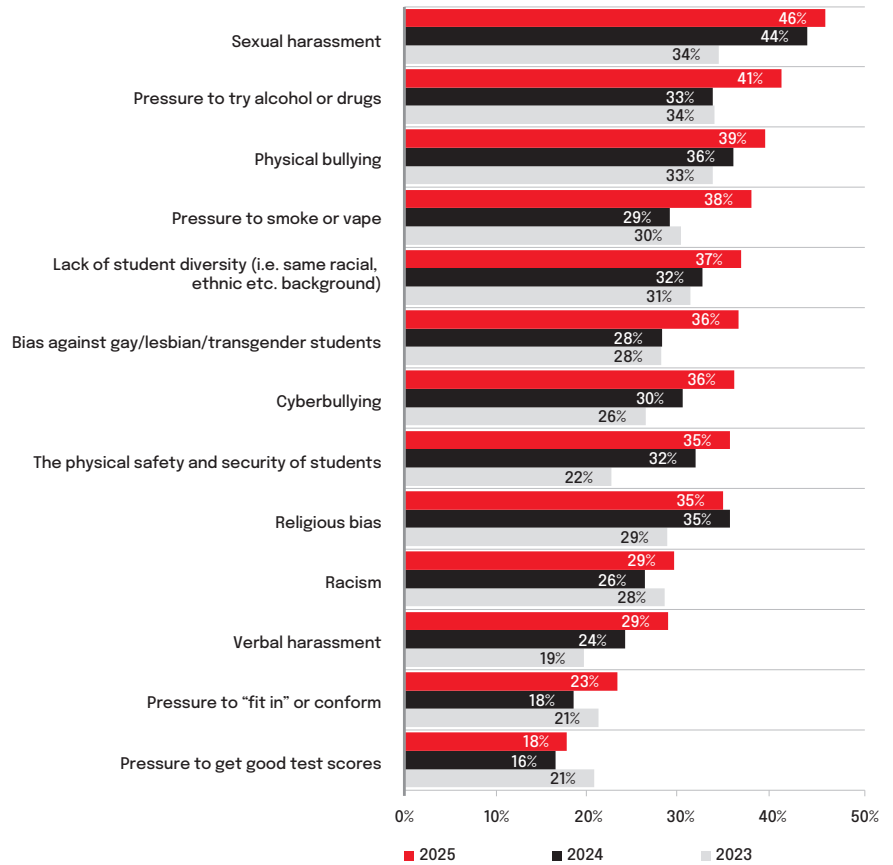


04

Bullying, Harassment, and Safety Are Growing Concerns

Students reported a noticeable rise in negative behaviours within school environments. Physical bullying and cyberbullying became increasingly prevalent, with more students either witnessing or experiencing these behaviours directly. The issue of sexual harassment stood out, with nearly half of respondents indicating it was an 'extremely' big problem - suggesting that such incidents were not isolated. Additionally, students faced mounting pressure to experiment with alcohol or drugs, potentially marking a troubling trend towards riskier behaviours at younger ages. The survey results also highlighted significant social and cultural challenges, including a perceived lack of diversity within schools, ongoing bias against LGBTQI+ students, and instances of religious discrimination. These forms of bias and exclusion not only undermine students' sense of belonging but also contribute to a more hostile or unwelcoming environment for those who are already marginalised. These findings underscore the urgent need for schools to prioritise stronger anti-bullying measures, foster a culture of respect and inclusion, and actively address the root causes of harassment and discrimination. Interventions should not only be reactive but also proactive, involving education on respectful relationships, diversity, and consent, alongside robust support systems for students who experience or witness negative behaviours.

Figure 4: How big a problem at school



05

Key Traits of Great Teachers and Student Suggestions for School Improvement

Teachers play a vital role in children's lives, helping students thrive, both within and beyond the classroom. A great teacher, according to students, is defined not only by their subject expertise but also by their ability to create an engaging and positive classroom environment. Students consistently described the most impactful teachers as those who go beyond simply delivering content - they use creative approaches, inject enthusiasm into lessons, and foster a sense of excitement about learning. These teachers are passionate about their subjects, which translates into more dynamic and interesting classes, and they are willing to adapt their teaching methods to suit the

diverse needs and interests within the classroom. Beyond instructional ability, students place high value on teachers who demonstrate respect for individuality. This involves recognising that each student is unique, with their own backgrounds, strengths, and challenges. Empathy and understanding are crucial qualities; students appreciate teachers who make the effort to understand different learning styles and adjust their support accordingly. Such teachers create inclusive environments where students feel seen, heard, and valued, which in turn encourages participation and boosts confidence.

When reflecting on what they wish teachers understood about their experience, students highlighted a range of personal challenges and desires for greater understanding from their teachers and schools. Many emphasised the need for individualised approaches, expressing that "all students are different" and that "everyone shouldn't be handed the same exam as it doesn't test everyone properly." Some shared struggles with learning difficulties - one student said, "How difficult it

is for me to learn with ADHD" - while others pointed to issues like anxiety, motivation, and peer pressure: "There may be underlying factors like anxiety and different learning styles that affect how students approach their studies, and they aren't always visible." Students also noted the importance of emotional support, asking teachers to recognise signs of distress: "When I say I'm okay, ask me again until I'm honest and say I'm not." Several wanted more understanding of quietness or reluctance to seek help: "Just because I'm quiet, distracted or late with work doesn't mean I don't care." Overall, they sought patience, flexibility, and recognition of challenges both inside and outside the classroom.

When asked what changes they would make to improve their school, many highlighted the need for better facilities like canteens, toilets, and Wi-Fi, as well as more supportive environments for those who feel isolated ("areas to go when you're alone"). Many called for enhanced wellbeing and confidential support, with one noting the value of "better anonymous or confidential support for people who need it." Discipline

Overall, students are calling for a teaching approach that balances high expectations with genuine care,

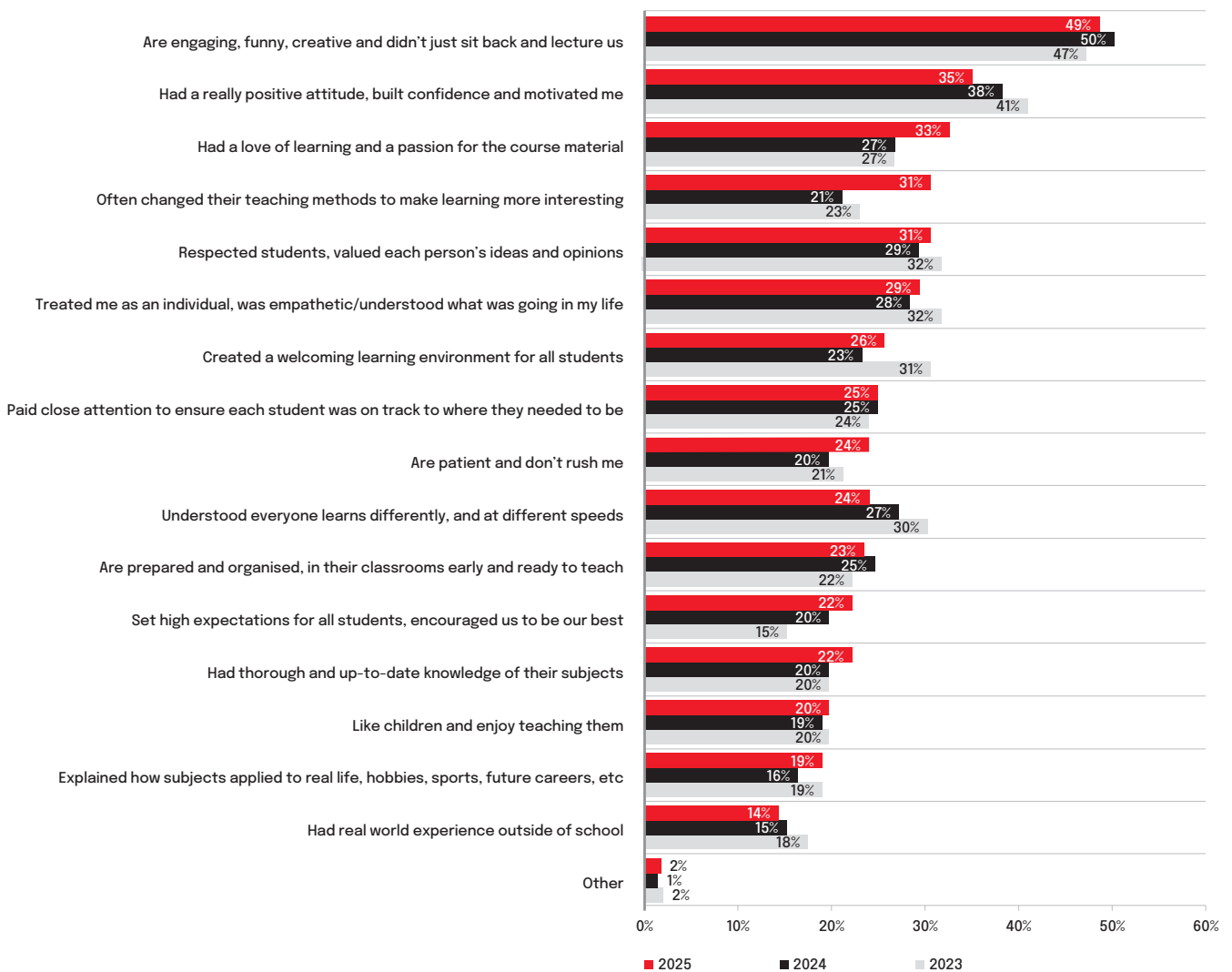


and safety were recurring themes, including “better implementation of disciplining techniques,” “better security for students and harsher punishments,” and strong consequences for bullying and hate crimes. Several advocated for more engaging and relevant learning, such as “a weekly ‘real-life skills’ class” and “more personalised learning approaches.” Other suggestions included more inclusive teacher recruitment (“teachers...judged based on how likable they are to younger people”), encouraging

extracurricular activities, improved seating and learning spaces, and changes to school start times to combat student fatigue (“start later so students aren’t tired and grumpy and actually want to learn”).

Overall, students are calling for a teaching approach that balances high expectations with genuine care, adaptability, and a commitment to supporting the whole student - not just their academic achievement, but their overall wellbeing.

Figure 5: What made your best teachers at school great?





**Actionable tips
for schools and parents**

Actionable Tips for Schools:

1. School Enjoyment and Belonging

- Continue to Foster Inclusive Environments: Proactively create safe, welcoming spaces for all students, especially those from marginalised groups (e.g., LGBTQI+ students) and ensure diversity is celebrated.
- Encourage Student Voice: Involve students in school decision-making and regularly seek feedback on what would make their school experience better.
- Support Social Connections: Promote year-level activities, clubs, and opportunities for students to form positive relationships outside their usual circles.
- Strike a Balance Between Structure and Flexibility: Uniform policies promote equality, school identity, and discipline, but can also raise concerns about self-expression, comfort, and financial burden.

2. Bullying, Safety, and Wellbeing

- Re-enforce Anti-Bullying Measures: Ramp up efforts to prevent and address physical bullying, cyberbullying, sexual harassment, and bias. Ensure reporting mechanisms are accessible, confidential, and acted upon swiftly.
- Enhance Security and Supervision: Improve monitoring in high-risk areas (e.g., bathrooms), consider controlled access where needed, and provide visible staff presence to deter negative behaviour.
- Invest in Wellbeing Programs: Offer regular workshops on mental health, resilience, and coping strategies. Provide easy access to counsellors and confidential support services.

- Promote Diversity and Acceptance: Run school-wide campaigns and curriculum units on respect, inclusion, and celebrating differences.

3. Academic Performance and Motivation

- Personalise Learning: Adapt teaching approaches to cater for different abilities and learning styles. Provide flexible pathways, project-based learning, and opportunities for independent study.
- Address Barriers to Learning: Identify and support students struggling due to motivation, organisation, or external pressures. Offer targeted study skills sessions and time management workshops.
- Rethink Streaming Practices: Ensure streaming is used thoughtfully, with regular reviews to avoid negative impacts on self-esteem and opportunity. Provide additional support for students needing extra help, and challenge high achievers without segregating them unnecessarily.

- Reduce Academic Pressure: Balance high expectations with realistic workloads, encourage effort over perfection, and allow flexibility with deadlines when students are overwhelmed.

4. Teaching Quality and Relationships

- Prioritise Teacher-Student Relationships: Encourage teachers to know students as individuals, show empathy, and check in on their wellbeing regularly.
- Promote Engaging and Varied Teaching: Support teachers to use creative, interactive methods and adapt lessons to different interests and learning speeds.
- Invest in Professional Development: Focus on training in trauma-informed practice, inclusive education, and differentiated instruction.
- Recognise Real-World Relevance: Help teachers connect curriculum to students' lives, future careers, and practical skills.



5. Support Services and Extra-Curricular Opportunities

- Increase Access to Tutors and Study Support: Offer subsidised or school-based tutoring for students who need extra help, especially where financial barriers exist.
- Broaden Extra-Curricular Choices: Encourage participation in sport, the arts, and other activities to support holistic development and engagement.
- Provide Life Skills Programs: Integrate classes on financial literacy, health, cooking, and stress management into the curriculum to prepare students for life beyond school.

6. School Structures and Routines

- Review Timetables: Consider flexible scheduling to support student wellbeing and engagement.
- Improve Facilities: Invest in safe, comfortable spaces for study and socialising, upgrade amenities, and ensure reliable Wi-Fi access.

- Promote Targeted & Positive Discipline: Some ineffective punitive approaches (e.g., group punishments) could be replaced by more restorative practices that focus on individuals and address underlying issues and teach constructive behaviours. This however often involves more time-consuming processes. It requires commitment, ongoing support, and a willingness to adapt from everyone involved.

7. Communication and Collaboration with Families

- Engage Parents and Carers: Share actionable advice on supporting learning at home, managing screen time, and recognising signs of stress or disengagement.
- Offer Family Workshops: Run sessions on digital safety, mental health, and navigating academic expectations together.



Actionable Tips for Parents:

1. Encourage Open Conversations

About School Life - Regularly check in with your child about their enjoyment and challenges at school, including friendships, learning, and extracurricular activities. Be willing to listen without judgement, especially if your child expresses feeling overwhelmed, anxious or disengaged from schoolwork.

2. Promote Balance and Wellbeing

- Help your child develop healthy routines for sleep, screen time, and relaxation, recognising that screens are important for socialising and learning but need boundaries. Encourage breaks, time outdoors, and face-to-face social activities to support emotional and physical wellbeing.

3. Be Aware of Bullying and Safety Issues

- Talk openly about bullying (including cyberbullying and harassment) and make sure your child knows how to seek help at school and at home. Advocate for strong school policies and support systems regarding bullying, diversity, and inclusion.

4. Normalise Seeking Help:

Encourage your child to view seeking support - from school counsellors, psychologists, or helplines - as a sign of strength, not weakness. Discuss mental health in the same way you would physical health, making it clear that everyone can struggle at times.

5. Support Academic Engagement and Organisation

- Help your child set realistic academic goals and break big tasks into manageable steps. Encourage good study habits and organisational skills, but also recognise when extra help (such as a tutor) might be beneficial. If your child is struggling, explore the underlying reasons together (e.g., motivation, difficulty with material, concentration issues) and seek support if needed.

6. Understand and Respect

Individual Differences - Recognise that each child learns differently and may need tailored support, whether due to learning styles, abilities, or personal challenges like ADHD or anxiety. Support your child in advocating for their needs at school, such as requesting adjustments or extra support where appropriate. Psychologists stress the importance of formal assessment and school collaboration for children with significant learning or mental health needs.

7. Engage With Teachers and the School Community

- Build positive relationships with teachers and staff, and encourage your child to seek help when needed. Participate in school events or parent groups to stay informed about school culture, policies, and available resources.

8. Model Positive Attitudes Towards Learning & Healthy Coping

- Show enthusiasm for learning and curiosity, and share your own experiences of overcoming challenges or setbacks. Celebrate effort and progress, not just achievement, to help your child build resilience and a growth mindset.

9. Foster Independence and Self-Advocacy

- Gradually give your child more responsibility for managing their time and learning, stepping in to help only when necessary. Encourage them to speak up about their needs and participate in decisions about their education and wellbeing.



10. Encourage Self-Compassion

- Help your child avoid harsh self-criticism and instead practise kindness towards themselves, especially after mistakes or setbacks.

11. Address Social Pressures and Inclusion

- Have ongoing conversations about peer pressure, fitting in, and respecting diversity, including LGBTQI+ inclusion and cultural differences. Support your child in developing confidence and empathy, and seek out supportive networks if your child feels isolated or different.



Student Perspectives – Life at School

What is the one change you would introduce to make your school a better place?

“Encourage more year-level activities to ensure the relationship amongst the cohort is stronger.”

“I think I would make more changes to learning more financial things.”

“I would love a school pet.”

“A canteen and areas to go when you’re alone. Better Wi-Fi and facilities such as toilets would also be good.”

“Integrate more personalised learning approaches. Every student has different strengths, weaknesses and learning styles, so providing flexible learning options - whether through different teaching methods, project-based learning, or more opportunities for independent study - could help students thrive in their own unique ways.”

“Add a weekly ‘real-life skills’ class to teach useful things like managing money, basic cooking, fixing things and handling stress - stuff we’ll actually need outside of school. It would help us to feel more prepared for the future, not just exams.”

“A get to know each other thing for 20 minutes each week.”

“More encouragement in participation of sports and extra-curricular activities instead of letting students just study.”

“Better anonymous or confidential support for people who need it.”

“Enforce more vaping and smoking rules especially in bathrooms.”

“Start later so students aren’t tired and grumpy and actually want to learn.”

What's the one thing you wish your teachers, or your school better understood or knew about you and your challenges?

“A more traditional setting motivates me to work better. I love a teacher who is very old school and strict!”

“I wish teachers would divide classes more, so that students can be in their specific level because lower classes can distract the higher classes and prevent high results.”

“I need to be motivated and need some short-term goal or prize to work for. I know it sounds childish and it's not primary school, but otherwise I see no value in working. I know about the ATAR thing, but that seems such a far-off fuzzy thing and frankly I don't have that kind of focus to hold such a long-term goal with clarity.”

“All students are different. Although exams and tests are important, everyone shouldn't be handed the same exam as it doesn't test everyone properly. Because everyone has different abilities, they cannot be graded based on the same scale. It would be like asking an elephant and a monkey to climb a tree.”

“Teachers need to recognise that while some students may thrive in structured environments, others may struggle with the pressure or the pace, even if they're capable of understanding the material. There may be underlying factors like anxiety and, different learning styles that affect how students approach their studies, and they aren't always visible.”

“I wish my teachers knew sometimes when I'm quiet or don't finish my work, it's not that I don't care. I might be feeling overwhelmed, anxious or dealing with something outside of school. A little patience and understanding can really help.”

“Circumstances change. Just because I had a good academic performance previously in lower school doesn't mean I won't struggle in upper school and year 12 and need less attention and support.”

“I wish teachers would give all students attention, and not just the ones who always put their hand up.”

“That I might be afraid to ask questions because of peer pressure or that they might think I am dumb.”

“Just because I’m quiet, distracted or late with work doesn’t mean I don’t care.”

“That when one student misbehaves, it isn’t the fault of the whole class and punishing the whole class so that one student or small group of students feel bad doesn’t work because they are often so self-absorbed they don’t care about the impact for the rest of us.”

“I wish they knew just because I don’t ask for help doesn’t mean I don’t need it, and sometimes what I need most is understanding, flexibility, and to be seen as a whole person-not just a student who performs well.”





School Perspectives – Life at School

What specific strategies or initiatives has your school implemented to address rising concerns around bullying and harassment, and what impact have you observed as a result?

“Prefect campaigns around respect in general, and awareness-raising days. An unintended consequence of the Smartphone and Social Media position has been the reduction in exposure to forms of online bullying and harassment.” **Hale School, Perth**

“We provide students with information on a proactive basis so we are not waiting for a problem to occur, but set a standard and expectation of behaviour towards one another. As a community, students are automatically given trust and respect, and are then reminded how they should go about upholding this.” **Hillbrook Anglican School, Brisbane**

“We are a school of restorative practices and relationship repair and we are also a school with a zero tolerance approach to bullying and harassment (between any members of our community). We have worked very hard with our girls to be quite clear that we are a school of ‘no mean girl behaviour’ and will act swiftly when it is seen or reported. We have seen a notable increase in upstander behaviour which has allowed us to act swiftly when concerns are raised about behaviour choices not aligned with our values.” **Ruyton Girls’ School, Melbourne**

With the increase in streaming and private tutoring, how does your school ensure equity of opportunity and support for students at all levels of academic ability?

“Tutoring programs available to all year groups through our library. Peer support and mentor groups in various subjects outside of the school day.” **Hale School, Perth**

“We do not stream as a school, and any private tutoring is an offer available to all students. We also offer a number of free tuition opportunities to provide fairness and equity in this space.” **Hillbrook Anglican School, Brisbane**

“Through equipping staff with the skills to ensure a differentiated curriculum that meets each student where they are at. We also have staff who are experts in working with students in need of extra academic support or extension. We have also employed past students to work every day after school in our library to tutor / mentor current students.” **Ruyton Girls’ School, Melbourne**

How does your school support students who may be struggling with motivation, organisation, or feelings of being overwhelmed?

“Intentional programs in many years groups and specifically in Year 7 is aimed at organisation. In upper years we increase the opportunities for boys to study together after hours through our day boarding program. This means that up to 100 students are together working with young tutors up until 8.30pm at night. It helps reduce feelings of being overwhelmed because boys are working collaboratively rather than at home on their own.” **Hale School, Perth**

“In our Personal and Spiritual Development program, we teach students about study skills, organization, motivation and managing workload and stress. Students have a number of trusted adults they can speak with on any of these matters.” **Hillbrook Anglican School, Brisbane**

“Each student also has a mentor teacher they see once a day who assists with goal setting, planning and organisation of tasks.” **Ruyton Girls’ School, Melbourne**



How does your school help students balance academic pressure with their mental health and personal interests?

"Dedicated pastoral care leaders (teachers) with appropriate time release are incentivised to take on roles that seek to work closely with boys and their parents.

Mentorship between these staff and the students is very important in guiding and supporting boys' mental health while creating an aspirational environment for them to work in." **Hale School, Perth**

"The School does not put academic pressure on students - rather, we help students realise opportunities to reduce pressure (for example, university early offers) so they feel calm and confident. We also promote balance - that students don't solely focus on academics, but we encourage them to have part time jobs while in high school, to fully engage in our Outdoor Education program that runs from Years 7 to 12, and so on. Hillbrook is about striking a balance in all pursuits as it leads to developing calm and confident young people."

Hillbrook Anglican School, Brisbane

"We have a strong and lively co-curricular program and a school culture where our girls want to be involved in everything. We work closely with each student to ensure they can experience the full breadth of passions and co-curricular pursuits while educating them in the power and importance of saying 'no' during high stress periods."

Ruyton Girls' School, Melbourne



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