



AMBER RIVER  
SFIA



# School Fees Planning

Designing a rewarding future



# Opening up a world of opportunity

Private education offers tangible benefits to children whose parents choose that route. It requires investment (especially if you're in London and the South East) but the opportunities that children with a private education can enjoy make many feel it's worth it.

Funding private education is a major, long-term financial commitment, but it doesn't necessarily mean sacrificing your lifestyle. If you make the decision early enough and you have a well informed, regularly monitored plan, you'll be more likely to achieve (and protect) the amount required while maintaining a certain lifestyle.

Parents will pay approximately £25,000 every year to fund their child's private education. For boarders, that rises to an average cost of £35,000.

Source: School Fees Checker 2023



## Understanding your options

Paying school fees requires a lot of money to a) find from your net income and b) sustain over a long period of time. That's why it's imperative to start planning as early as possible. You'll also need to protect your investment in the event of death, or incapacity.

The team at Amber River SFIA helps clients identify the most effective strategies for their specific requirements. Your bespoke plan will take into account your circumstances, your budget, how you feel about risk and the plans you have for your family's future.

We'll look at tax-efficient investment strategies and regular savings and help you decide the best approach for you. We'll also identify any potential tax breaks available for grandparents and appropriate trust funds, as well as discounts, scholarships and bursaries that may be available. With tax reclaims and savings, the financial benefits of your plan could exceed the cost of the school fees.

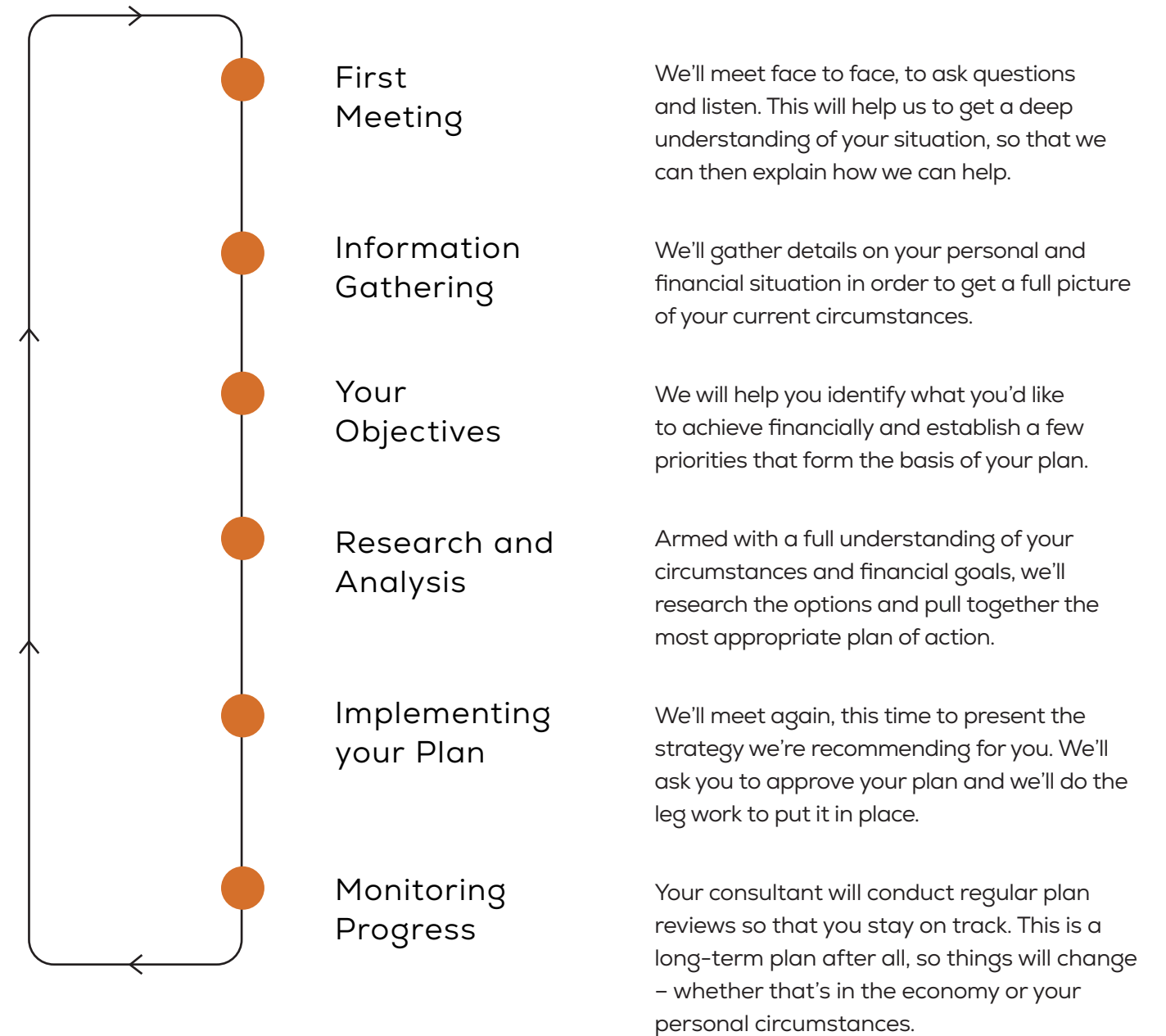


# Creating your bespoke plan

When we start working together, our priority will be to establish where you are now financially, assess the resources we could use to achieve your aim and explain the options open to you. We'll then construct and present your plan, do all the necessary legwork to put it in place and, perhaps most importantly, conduct regular reviews to keep you on track.



## Our planning process



## Two things to note

A couple of caveats are important here. While investing presents opportunities for growth, it does come with risk. Markets can be unpredictable and it's important to be prepared for the downs as well as the ups. Your investments can decrease as well as increase in value, and there's always the possibility of losing money.

Remember also, the rules relating to tax are complex, subject to your individual circumstances, and can change at any time.

We believe these two realities underscore the importance of a carefully-managed approach to school fees planning.





# School Fees Planning with Amber River SFIA

Whether a grandparent, parent or guardian, we'll work with you to provide for an independent education for your child/ren and help make the costs manageable.

Our clients have a variety of requirements: it may be cost savings, protecting the school fees against unforeseen events or simply having a plan in place to ensure your children in private education are able to complete their studies.

A school fees plan will help you:

- Address concerns about the long term cost of private education.
- Determine how to make school fees more affordable.
- Clarify when and how you might pay school fees.
- Get the most from your available assets.
- Minimise the impact on your lifestyle.

Whatever your objective, we are here to help.

## Why work with us?

- ✓ Our consultants are specialists in school fees planning; highly trained and experienced
- ✓ They work on your behalf and will help you to understand your options
- ✓ They're up to speed on all the available tax saving and investment opportunities
- ✓ You can rely on them to help when you need them most
- ✓ We're always exploring innovative ways to fund school fees

## Get in touch

We're happy to help. Please speak to your adviser, or contact us for further information and guidance.

Call our Maidenhead team:

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