



PLANNING FOR SCHOOL FEES

The most important gift you can give your children is a head start.

University graduates make more money as adults. In the US graduates enjoy an 84% increase in earnings compared to high-school leavers and those who go on to gain postgraduate qualifications increase their earnings power again¹.

Georgetown University showed that college graduates make around \$1,000,000 more than their less-educated peers over the course of their working life². Another study from the Pew Research Centre found college graduates earned, on average, \$17,500 more than high school graduates every year³.

What would your son or daughter do with that extra money?

Get on the property ladder early? Start their own business? Pay for better healthcare, education, and living standards for their own family?

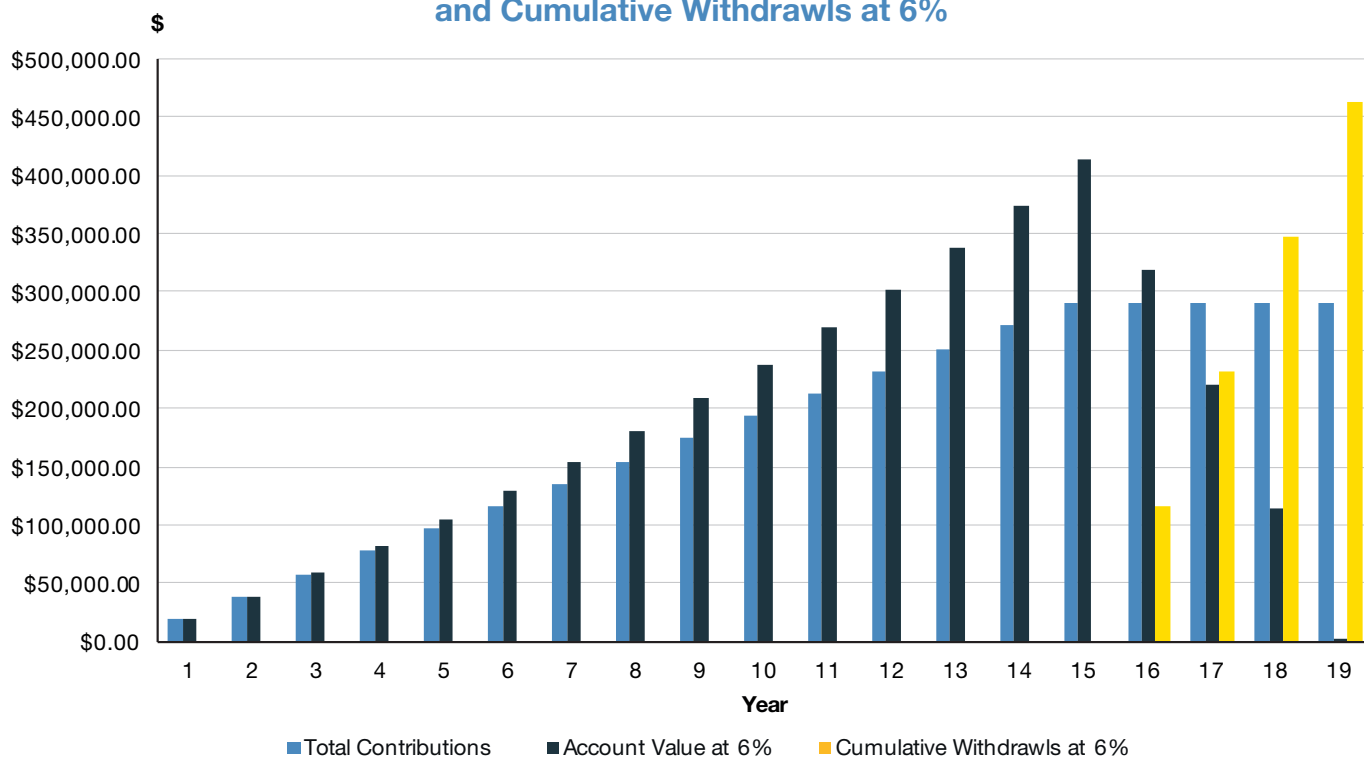
A college education translates into an important advantage – that's the kind of gift every parent wants to give their child but paying for it can be expensive. To illustrate this, let's assume you plan to send one child to Harvard in fifteen years' time where they will typically spend four years studying.

The university suggests that costs will rise by 2% per annum, meaning you will be facing a bill for year 1 of \$112,155 with the total cost over the four years being in the region of \$462,000.

¹ https://latimesblogs.latimes.com/money_co/2011/08/college-graduates-pay.html
² <https://www.marketwatch.com/story/a-college-degree-is-worth-1-million-2015-05-07>
³ <https://www.usnews.com/news/articles/2014/02/11/study-income-gap-between-young-college-and-high-school-grads-widens>



Total Contributions, Account Value at 6% and Cumulative Withdrawals at 6%



Now is the time to start investing

One answer to funding this financial objective is to start investing now. If you assume a 6% annual return on a regular monthly savings plan over 15 years you would have to invest \$1,611 a month to cover 100% of the fees.

In this example, if an annual growth rate of 8% is achieved, there would be a surplus lump sum available of \$126,060.

Dominion Capital Strategies could be the right option for you, if you want to ensure you have a greater chance of achieving this goal. Speak with your financial adviser today and find out how you can help to give your children the best start in life.

Student age	Yearly Withdrawal	Account Value at 6%	Account Value at 8%
18-19	\$115,565	\$319,434	\$401,249
19-20	\$115,565	\$219,891	\$313,605
20-21	\$115,565	\$114,375	\$218,950
21-22	\$115,565	\$2,527	\$116,722

Please note: The withdrawal is at the start of the academic year and the account value is at the end of the academic year.

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