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# Education Fees Planning



**GUARDIAN**  
WEALTH MANAGEMENT

Financial Planning  
for a brighter future

## Education Fees Planning

Children are  
the future

which is why it's so vital  
to plan for theirs

Nurturing your children and providing them with opportunities to grow is all part of being a parent. From their first steps, right up until they have children of their own, you will never stop wanting the best for them.

If you want to see your children blossom into capable, independent and successful adults, there is one gift that you must give them... ***a quality education.***

Guardian Wealth Management can help to prepare you for the future, a future where your children can journey through education without stress and hardship.








# Educating the next generation

facing your responsibilities



The benefits of a premium education are never-ending, and as a parent, it's down to you to make sure they get one. If you want to watch your children spread their wings and fly towards a brighter future, you need to start taking responsibility now.

A good education does not come cheap and once your children reach university age, the costs can amount to tens of thousands of pounds. If you have more than one child, then this amount multiplies further still.

A massive university fees hike in 2012 means that now, more than ever, the onus is on you to finance your children's path through higher education.

## **Ask yourself the following questions:**

- Do you want your children's future to be bright?
- Do you want them to receive a good education?
- Do you want them to have the best opportunities?
- Do you want them to enjoy successful careers?
- Do you want them to enter into adulthood without the burden of massive debt?

Of course, your answer to all of these questions is yes and it's no secret that those who receive a good degree feature among the highest earners – but how can you ensure that you can put your children in this advantageous position?

**Guardian Wealth Management can offer you a variety of options to help you accumulate the funds needed to cover your children's education, university fees and other associated costs.**

# Education Fees Planning

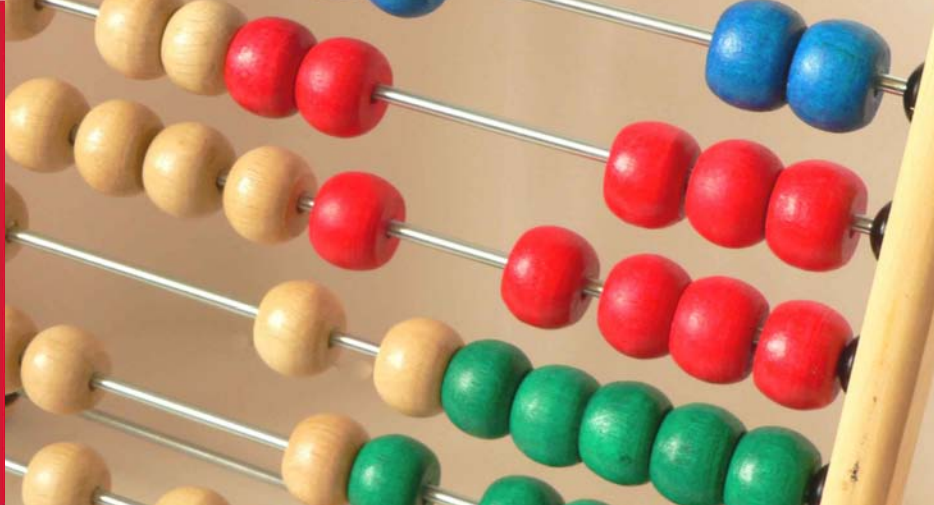
A good  
education is  
priceless

**...but what is the true cost?**

Opening the door to a successful future for your children is easy if you have the key – and the key to education fees planning is preparation. It's essential that you are prepared for the outlays that you will face and that you are realistic about the true cost of an invaluable education.

The cost of education grows nearly as quickly as your children. Take a look at the comparison tables on the following page





#### AVERAGE YEARLY UNIVERSITY FEE COSTS

2008	2012
<b>£3,158</b>	<b>£8,630</b>

#### AVERAGE UNIVERSITY DEBT ON LEAVING

Students Starting in 2011	Students Starting in 2012
<b>£26,100</b>	<b>£53,400</b>



As you can see, the figures are quite alarming and the price of a good education is constantly on the rise - who knows what it will be when it is your children's time to enter into university? From when your child is born, you have 216 monthly pay-days until your child's 18th birthday in order to save enough to cover the university costs. There's only one way to ensure that your children will have the opportunity to take this essential step in life - by getting education fees planning in place right now.

If the thought of this feels a little daunting, or even unattainable, don't worry - with the right advice and professional support, you can make plans to sustain your children's education with the minimum of hassle.



**Contact Guardian Wealth Management now to make the dream of a positive future a reality.**

# Education Fees Planning

The gift of  
education...

there's no time like the present

As well as course fees, there are many other costs that you will need to consider when making education fee plans. If you're reaping the rewards of a professional career yourself, this could have a huge impact on the level of help your children receive throughout university life – which is why it's essential to start planning how you will help them now.

## **Other costs you need to calculate include:**

- Accommodation
- Socialising
- Equipment and books
- Food
- Bills
- Travel

The cost of accommodation alone is estimated to be between £3,000 and £6,000 per year – then when you start adding up the other costs you soon see that you're looking at totals of around £6,000 to £9,000 per academic year. For the average 3 year course, that's a lot of money, increasing proportionately (plus inflation) with every extra year that they study.

# Giving your child the very best start in life is essential,

and because we care about our clients, that makes it important to us too.

It is clear that the earlier you prepare, the easier it is to meet education costs - and by taking action now, you can relax knowing that you have made the necessary provisions for your children's future.

At Guardian Wealth Management, we take the time to really listen to our clients, after all, no two families are the same and their situations are entirely unique. By listening to your specific questions and concerns, and recognising your individual needs, we can guide you through the planning process and find the right solution for your circumstances.

Investing in your children's future is an investment in their overall well-being - and Guardian Wealth Management has the tools to make this an achievable reality.

## **Guardian Wealth Management...sustainable schooling solutions**

With international education, private schooling and university fees continuing to rise, it's crucial that you start your education fees planning sooner rather than later. This allows more time for growth, ensuring that you have access to the money you need, when you need it.

There are many different options available to you and our financial advisors will give you all the time you need to talk them through; from savings, bonds and investments - and perhaps even some alternatives that you may not have considered, such as pooling resources with grandparents.

The most important thing is that your education fees plan meets your requirements, which may include:

- Potential for growth – finding the right solution to make the most out of your money
- Accessibility – the ability to withdraw funds as and when you need them
- Adaptability – to switch and change how your education savings are managed, in order to adapt to changes in lifestyle, income or any other circumstances
- Efficiency – making your savings work hard for minimal effort, such as taking advantage of tax breaks
- Flexibility – the ability to put a pause on saving when times are tight, or inject additional funds in the event of a windfall
- Easy contributions – the ability to make contributions no matter where in the world life may take you (especially important for international workers)





# The gift of education

there's no time like the present

*Don't let your children miss out on the most precious of opportunities – contact our financial advisors today so that they can start looking forward to a bright future.*

Call +44 (0) 800 779 7028 to talk to one of our financial advisors

E-mail: [info@gwm-intl.com](mailto:info@gwm-intl.com)



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