

Educating the kids

The earlier you start planning the better

A good education is one of the best starts you can give your child, but although it doesn't have to, it can cost a lot of money. A little research and planning now could save you some financial worries in the long run. The earlier you start to save the better.

Common questions to consider:

- How much will my children's education cost?
- How do I invest for my children's education?
- When should I start investing for my child's education?
- What types of savings plans are available?
- Should I put investments in my child's name?
- My child starts secondary school next year. Is it too late to start saving?

How we can help

It is a fact that children become more expensive as they get older. At the same time you might alter your work arrangements and your income could change. You'll need to make a plan for this. You may need to protect your family with insurance and a comprehensive will.

We can:

- Develop a plan based on your goals, situation and timeframe (eg how much it is likely to cost to educate your child or upgrade your house).
- Set an investment and budget management strategy to accumulate money for your goals.
- Review, recommend and organise appropriate insurance.
- Recommend superannuation strategies to ensure you're still saving for retirement and minimise the total tax you are paying right now.
- Recommend if you need a will or need to review your will with a solicitor.

If you want us to help you review you options, contact us today on **(03) 9863 8306**.

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