

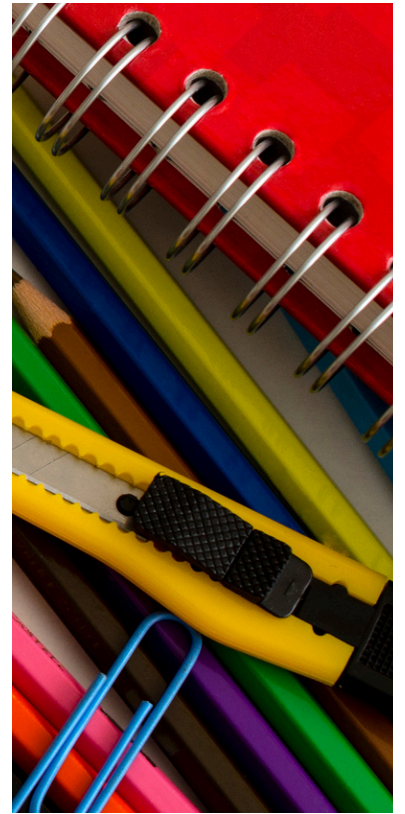


INVESTING FOR EDUCATION

For most of us, the thought of education only becomes real when a child arrives. Before then, school fees are just numbers we hear about in passing conversations, something “future us” will handle. But the moment you hold your baby, the questions begin: Which school will they go to? Will we be able to afford it? What if we can’t give them the opportunities they deserve?

It’s in our nature as parents to want the best for our children, to give them stability, safety, and above all, the tools to create a better life. Education isn’t just another monthly expense; it’s an investment in their potential. And yet, while our hearts are ready to provide, our wallets are often caught unprepared.

The reality in South Africa is sobering. Even families who choose no-fee public schools quickly learn that “free” does not mean cost-free. Uniforms, stationery, transport, aftercare, extra lessons, sports tours, and school fundraising all arrive like waves, often without warning. By the time high school and university roll around, those waves have turned into a flood, with costs for technology, specialised subjects, accommodation, and living expenses stretching parents to breaking point.



But here's the truth: it doesn't have to be this way. The biggest mistake most parents make is waiting until the costs arrive before they start planning. School fees feel manageable when you look at them in isolation, but over 20 years of a child's education, the cumulative cost can equal the price of a house. The earlier you start investing, the more those rands can grow, turning future shocks into manageable milestones.

Because at the heart of it, education is not just about fees. It's about freedom, your child's freedom to choose their future, and your freedom to provide it without fear. By turning education from a monthly panic into a long-term investment, you can give your child the greatest gift of all: opportunity without compromise.



PRE-SCHOOL

EARLY CHILD DEVELOPMENT 0 - 5YRS

Your baby's first steps into education are often wrapped in excitement, the finger painting, the story time, the friendships beginning in a sandpit. But behind the laughter sits the first big financial surprise: early learning is not just about fees. Nappies, aftercare, emergency doctor visits, or that extra swimming lesson you didn't budget for - these "little" costs quickly pile up. The ECD years set the stage for your child's growth and for your financial habits as a parent.

It's often the hidden costs and extras that catch parents off guard. Below is a list of recurring expenses to consider:

Many private and community ECD centres; some children attend part-time; many centres charge monthly fees plus extras.

- Registration/enrolment fee (one-off)
- Monthly tuition/attendance fee (termly in some centres)
- Deposit / refundable admission deposit
- Late-collection / aftercare penalty fees
- Weekly/term materials fee (crafts, consumables)
- Consumables for ECD activities (paint, glue, clay, nappies if provided, wipes)
- Meals & snacks (daily meal plan, extra snack top-ups)
- Bottle feeds/formula top-ups (if centre provides)
- Spare clothing and labelled bags (multiple sets for accidents)
- Nappies, wipes, creams (if centre doesn't supply)
- Bedding for nap time (blanket, sheet)
- Health/immunisation consent forms and any centre-required vaccinations
- Medical or emergency transport fees (if centre arranges ambulance)
- Staff/teacher gifts and class party contributions
- Holiday programmes (school holiday care) and associated fees
- School photos/group photos
- Parent-teacher fundraising levies/voluntary contributions
- Transport (private drop-off/pick-up, taxi, shuttle)
- Extra classes (music, baby yoga, language, swimming)
- Development screening/developmental assessment fees (if child is assessed)
- Special needs support/remedial therapy (OT, speech therapy, etc.)
- Insurance (some centres require or offer learner accident insurance)
- Replacement of learning packs/workbooks that are consumable
- Communication app subscriptions (if centre uses paid parent apps)
- Opportunity costs (parental time off work to attend orientation, settling in, sickness)

Below is an estimate YEARLY cost comparison of Early Childhood Development and Pre- School costs (2025)

**Public School:
School Fees Only**

R15 000 - R30 000

**Public School:
All costs Included**

R30 000 - R60 000

**Private School:
School Fees Only**

R40 000 - R80 000

**Private School:
All costs Included**

R80 000 - R150 000

GRADE R

RECEPTION YEAR

Formal school starting point for many children
(Costs can overlap with both ECD and primary lists; included here where specific to Grade R.)

The move into Grade R feels like the first “real” step into school - uniforms, workbooks, and the sense that your child is officially part of the education system. It’s a proud milestone, but also a shift where hidden costs start creeping in.

Suddenly, you’re buying stationery packs, paying for outings, and covering aftercare on top of school fees. Grade R is where parents discover that “public education” doesn’t mean “free education.”

Below is a list of expenses to consider:

- School registration/admission deposit
- Annual school fees or SGB contribution (if public school charges fees)
- Grade R specific learning materials and activity packs
- Uniforms (multiple sets) and name-labelling
- Stationery starter packs (pencils, crayons, glue, scissors)
- Textbooks/workbooks (consumable activity books)
- Tuckshop/lunchbox provisions or school meal fees
- Transport/bus fees
- Aftercare / extended day fees (very common for working parents)
- School photos
- Class year-group or orientation fees
- Extra murals (sports, music, drama; often charged per term)
- School readiness assessments and remedial support if needed
- Holiday care/camps
- School-run trips (e.g., farm visits) and associated transport
- Replacement items due to growth (shoes/uniform mid-year)

Below is an estimate YEARLY cost comparison of Grade R/ Reception Year costs (2025)

**Public School:
School Fees Only**

R20 000 - R35 000

**Public School:
All costs Included**

R40 000 - R70 000

**Private School:
School Fees Only**

R60 000 - R100 000

**Private School:
All costs Included**

R110 000 - R180 000



PRIMARY

SCHOOL GRADE 1-7

Primary school is where the journey gets serious. Your child is learning to read, count, write essays — and you're learning to budget like never before. From ever-changing uniform sizes to sports kit, camps, fundraisers, and "voluntary" contributions, the list of expenses seems endless.

This is the stage where many families underestimate how quickly small costs add up, and where "hidden" costs like technology and aftercare become unavoidable.

Public vs private makes a huge difference in base fee, but both types have many extra costs parents must fund.

Possible recurring expenses:

- Annual registration/administration fees
- Term or annual school fees (SGB) or private school tuition
- Acceptance or securing deposit
- Parent Association annual levy/fundraising events

Uniforms & clothing:

- Full uniform sets (formal, sports, winter, summer)
- House or PE kit (separate from formal uniform)
- Sports shoes (including specialist shoes for cricket/rugby/netball)
- Swimming costume, towel, goggles (if swim lessons)
- Replacement items due to growth/wear
- School bag or branded bag

Learning & stationery:

- Textbooks and prescribed readers (some grades require buyable textbooks)
- Workbooks and consumable stationery packs
- Pencil cases and specialised stationery (geometry set, calculator if required)
- Classroom consumables (art, craft, science consumables)
- Homework or readers subscription services

Technology & data:

- Device purchase (tablet/laptop) if school expects digital access
- Device insurance/maintenance
- Data/airtime for online platforms and remote learning

Food & daily costs:

- Tuck-shop money/meal plan fees
- Packed lunch supplies (daily)
- Snack money for outings

Transport:

- School bus/taxi fees or petrol/parking/permit costs
- After-school pickup fees (if outsourced)
- Public transport costs to and from school

Extra-curricular & enrichment:

- Extra-murals fees (term fees per activity)
- Private coaching (sports/drama/music)
- Instrument hire or purchase; instrument maintenance
- Exam fees for music/grade exams
- Competition entry fees (sports, math, music festivals)
- Costs for performance costumes and props

Assessment / academic support:

- Remedial tutoring/extra lessons
- Psychometric or educational assessment fees
- Counselling/learner support fees
- Test and assessment-specific workbooks

School events & social:

- School photos (group and individual)
- Graduation/year-end event contributions
- Class parties and related contributions
- Costumes for annual school plays
- Fundraising event tickets or stalls

Subject-specific / practical:

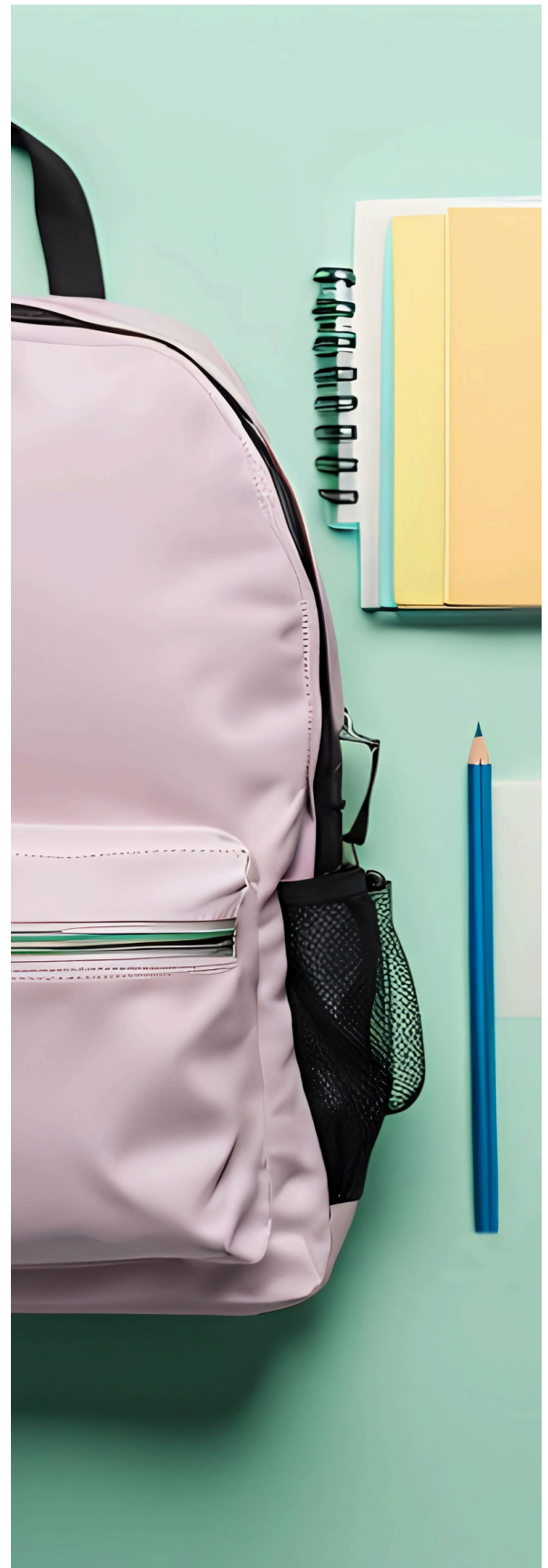
- Art supplies & portfolios
- Technology/woodwork materials (consumables)
- Science practical or lab fees/safety goggles/lab coat
- Food tech/home economics ingredients

Health & safety:

- Medical forms and vaccinations
- Vision/hearing screen check costs
- School safety/security levy (in some private schools)

Miscellaneous & hidden:

- "Small extras" like birthday treats, stationery replenishment, mid-term
- Replacement of lost items (school bag, books, uniform badges)
- Costs for school communication apps or platforms
- Opportunity cost: parents taking unpaid time off for meetings, events, or sick days



Below is an estimate YEARLY cost comparison of Primary School Year costs (2025)

Public School: School Fees Only	Public School: All costs Included	Private School: School Fees Only	Private School: All costs Included
R24 000 - R35 000	R50 000 - R75 000	R70 000 - R90 000	R140 000 - R200 000



SECONDARY

HIGH SCHOOL GRADE 8-12

By high school, your child is developing independence, choosing subjects, and preparing for the future. For parents, the financial stakes skyrocket.

Subject choices come with specialised equipment, sports tours stretch your budget, and matric brings a wave of extra expenses - from revision classes to the farewell dance. These years are not just about paying school fees, but about funding opportunities that shape your child's next chapter.

Secondary brings many new costs (subject choice impacts cost widely: practical subjects and high fee extracurriculars add up).

Possible (often recurring) expenses:

- Admission & registration fees
- Annual/term school fees or private school tuition
- SGB or compulsory parent contribution fees
- Subject choice electives with extra fees (e.g., extra for 6th subject)

Uniform & clothing:

- Formal uniform sets + winter/summer variations
- Blazers, ties, formal shoes
- PE/sports kits, specialist protective gear (e.g., rugby headgear)
- Matric jacket (often custom and costly)

Learning & exam materials:

- Textbooks (many high-school textbooks are expensive)
- Study guides and prescribed readers
- Workbooks and consumables
- Stationery for specific subjects (graphics paper, compasses, scientific calculator)
- Exam preparation course fees (e.g., exam literacy, math revision)
- Matric exam or IEB exam supplementary fees (if private exams)
- Past exam papers and answer books (printouts or guides)

Technology & connectivity:

- Laptop/tablet required for assignments/online resources
- Device insurance and repairs
- Printer, ink & paper costs (many assignments require printing)
- External hard drive/cloud storage subscriptions

Extra-curricular & enrichment:

- Sports tours/trips (often expensive: travel + accommodation + kit)
- Cultural tours (music festivals, drama festivals)
- Private coaching and extra lessons (many parents pay for subject tutors, especially Grade 12)
- Music lessons, instrument hire/purchase
- Competition entry fees
- Club subscriptions

Assessment & support:

- Tutoring and matric revision courses
- Psychometric testing for career guidance
- Counselling or career guidance services

Matric-specific:

- Matric dance/prom /formal costs (ticket, outfit hire/purchase, hair/make-up)
- Matric farewell gifts and memorabilia
- Matric portraits/albums
- School leavers' functions and yearbooks

Tertiary pathway:

- University application fees (per institution)
- Career fairs / tertiary information sessions (travel/entry)
- Matriculation/NSC checks/evaluation services if needed

Transport & boarding:

- Daily transport or school bus fees
- Boarding/hostel fees (if attending boarding school)
- Boarding additional costs: laundry, bedding, toiletries, weekend travel home

Health & safety:

- Learner accident insurance (often renewed yearly)
- Immunisations for travel-related school trips

Hidden & miscellaneous:

- Higher subject fees for practical subjects (e.g., design & technology, photography)
- Costs for university application help or career counselling
- Parent volunteer contributions at events
- Repair/replacement of expensive equipment (laptops, calculators)
- Opportunity cost of parental time for interviews, events, sports commitments



Below is an estimate YEARLY cost comparison of High School Year costs (2025)

Public School: School Fees Only	Public School: All costs Included	Private School: School Fees Only	Private School: All costs Included
R30 000 - R45 000	R60 000 - R90 000	R100 000 - R130 000	R200 000 - 300 000



TERTIARY

UNIVERSITY / TVET

The day arrives: your child is accepted into university or college. Pride and relief give way to a new reality - higher education is an investment on a completely different scale. Registration fees, accommodation deposits, textbooks, daily living costs, and the hidden expenses of independence quickly overwhelm even the most prepared families. University and tertiary education is where the gap between what you thought you'd pay and what you actually pay can be the widest.

Significant new expense categories: funding schemes like NSFAS can help but do not automatically cover everything. Always check the institution's fee schedule and NSFAS rules.

Possible expenses:

Pre-application & application:

- Application fee per university/college
- Document certification/courier costs for supporting docs
- Entrance tests or audition fees (for specialised courses)

Registration & tuition:

- Registration fee/orientation fee/admin fees
- Tuition fees per year/per semester
- Deposits required to secure place
- Faculty or departmental levies (some faculties add extra levies)
- Repeat module fees (for failed modules)

Residency / housing:

- On-campus residence application fee
- Residence deposit/guarantee/refundable deposit
- Residence fees (room & board)
- Off-campus rent (deposit and bond), rental insurance
- Utilities: electricity, water, heating
- Internet at residence or additional uncapped data packages
- Transport to/from residence on weekends

Meals & living:

- Meal plan fees or groceries
- Kitchen starter pack (pots, pans, cutlery) for shared kitchens
- Cleaning supplies and toiletries
- Laundry costs (self or pay-per-use)
- Food delivery / takeaway costs (occasional but add up)

Academic materials:

- Prescribed textbooks and recommended reading
- Course packs, photocopying and printing
- Stationery and note-taking tools
- Access to online journals or paid databases (where not free)
- Module toolkits or lab consumables (engineering, art, science)
- Laptop, peripherals, and required specialised software licences
- Lab coats, safety goggles, PPE for practical subjects
- Instrument/equipment hire (music, film equipment)
- Clinical placement costs (travel to hospitals, accommodation during placements)
- Fieldwork costs (travel, permits, special gear)
- Research costs (survey incentives, printing theses)

Financial admin & other fees:

- Student card issuance/replacement fees
- Graduation fees (gown hire, graduation admin)
- National Student Financial Aid Scheme (NSFAS) application (no fee), but you may need to provide documents (copy/courier)

Health & insurance:

- Medical aid contributions (if not on parent plan)
- Student clinic fees or private doctor visits
- Mental-health or counselling services (if external)
- Personal contents or gadget insurance

Student life & extras:

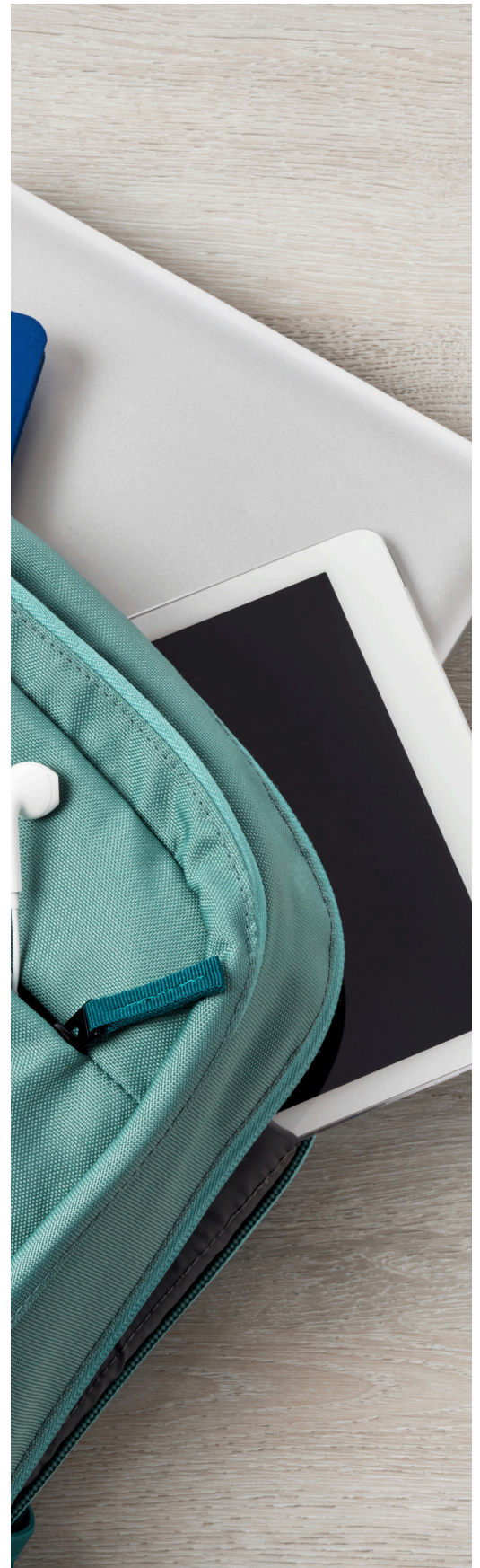
- Orientation week costs (social events, branded T-shirts)
- Society/club membership fees
- Sports membership fees and travel for competitions
- Personal tutor or private lessons
- Social costs: outings, social events, student society events

Professional & career costs:

- Professional body registration (after graduation)
- Work placement costs (travel, accommodation during internships)
- Costs for statutory or professional exams (e.g., law, accounting exams)
- Portfolio printing or binding (creative courses)

Hidden/one-off & miscellaneous:

- Travel home during holidays (transport, flights)
- Visa costs for international students or travel for study abroad programmes



Below is an estimate YEARLY cost comparison of Tertiary Education Year costs (2025)

Public Tuition Only	Public Tuition All costs Included	Private Institution: Tuition Fees Only	Private Institution: All costs Included
R35 000 - R70 000	R80 000 - R150 000	R100 000 - R160 000	R150 000 - 300 000



Practical checklist — what to ask the school / university (so you can reveal hidden costs)

- When enrolling or before committing, ask for this in writing:
- Itemised annual fee schedule (what is included/excluded). If a public school, ask for the SGB-approved levy list.
- A one-year calendar of compulsory and optional activities that incur costs (sports tours, camps, extracurricular activities).
- Uniform list with suppliers and whether second-hand alternatives are accepted.
- Textbook/workbook list and whether books are provided or must be purchased.
- Aftercare, holiday programme and late-collection fee structure.
- Technology expectations (device specs, apps, data requirements).
- Transport options and cost (school bus, recommended taxi associations).
- Payment terms, penalties, and what happens on late or missed payments.
- Insurance and medical cover details (what's included and what parents must provide).
- For tertiary: itemised student fee schedule, residence packages (what's included: meals, utilities), mandatory deposits and NSFAS shortfall policies.

Summary Table (Present-Day Estimates)

Stage	Public School Total	Private School Total
School (R–Matric)	R650,000	R1,900,000
Tertiary (3 yrs projected)	R240,000–R480,000	R240,000–R480,000
Aggregate estimate	R890k–R1.13m	R2.14m–R2.38m

The total cost ranges from R900k to R2.4m, depending on school type and lifestyle choices.



INVESTING

WHY IT MATTERS

Why Investing for Your Child's Education Matters

Most parents only start to realise the true cost of education once their child is already enrolled in school. By then, the bills come thick and fast: uniforms, stationery, school outings, transport, lunches, digital devices, and, of course, tuition fees. What starts as a few thousand rand in preschool can snowball into hundreds of thousands by the time your child reaches university.

Add it all up, and a South African family could easily spend around **R1.5 million over a child's entire educational journey** - from those first crèche years to a university graduation.

This number sounds intimidating, but here's the good news: **the earlier you prepare, the less overwhelming it becomes.** Education costs rise each year, usually faster than salaries or inflation, and relying solely on your monthly budget often leads to stress and financial strain. But when you shift your perspective from spending on education to investing for education, you take control.

Why think like an investor, not just a parent?

Investing for education is about spreading a big future cost over many small, manageable actions today. Imagine if, instead of scrambling to cover high-school fees in ten years' time, you had already set aside a portion that grew over the years. Each rand saved early becomes two, three, or even more by the time your child needs it, thanks to the power of compounding.

Choosing what to invest for

Parents often wonder: What exactly should I be planning for? The answer depends on your choices as a family:

- **Public vs Private:** Are you likely to keep your child in the public school system, or do you prefer private schooling? The gap can easily be hundreds of thousands of rand over a decade.
- **Day School vs Boarding:** Will your child live at home, or will boarding become a necessity later on?
- **Local University vs Overseas Study:** Tertiary education is the largest single chunk of the R1.5 million estimate. Planning ahead here can be a game changer.



How to approach it

Think of your child's education fund as a long-term project. Instead of relying on ad-hoc savings, consider:

- Time horizons: Preschool and primary school are immediate costs, while university is a 15–18 year goal. Different timeframes may need different savings vehicles.
- Consistency over size: Regular, smaller contributions often work better than waiting for the “perfect time” to put away large sums.
- Flexibility: Life changes: job shifts, moving cities, even changing schools. A good education plan has room for adjustment.

Saving vs Investing. Seeing the Difference

- Keeping R3,000 monthly in a savings account for 18 years = R648,000 (no growth).
- Investing the same R3,000/month at 7% real return yields approx R1.17 million.
- Investing early and aggressively—but wisely—might double your final fund, critical when education costs keep rising.

Investing vs Loan:

Factor	Invest for 18 Years	Loan for 6 Years
Target amount	R650,000	R650,000
Time frame	18 years	6 years
Monthly cash outflow	R1,216 for 18 years	R12,458 for 6 years
Total you pay from pocket	R262,656	R897,000
Interest / growth	Earned R387,344	Paid R247,000

The Psychological Benefit

Investing for your child's education provides something money itself cannot buy - peace of mind. Parents often carry the heavy emotional weight of wondering how they will afford school fees, uniforms, or university tuition when the time comes. By planning and investing early, that anxiety is replaced with reassurance. Knowing that you've built a financial cushion means you're no longer reacting to bills as they arrive, but are already prepared for them. This sense of security reduces daily stress and helps parents focus on enjoying the present with their child, instead of worrying about the future.

Beyond peace of mind, investing fosters a sense of control in an area where many parents feel powerless. Education costs rise every year, and without a plan, families often feel trapped by circumstances, forced to compromise on their child's opportunities or scramble to cover sudden expenses. An investment strategy changes that narrative. It transforms uncertainty into confidence, shifting the parent's mindset from "How will I manage?" to "I've got this covered." That psychological shift brings calm and clarity, which ripple into better decision-making across other areas of life.

Parents naturally want to give their children the best start in life, and financial readiness turns that desire into reality. Instead of carrying guilt or regret about not being able to afford certain opportunities, parents feel empowered and purposeful. This confidence not only strengthens family bonds but also models resilience and foresight for children, teaching them by example how to prepare for their own futures.



Our Dream Builder Tools page is built to take the guesswork out of planning for life's biggest expenses, starting with your child's education. The education investment calculator shows you exactly how much you may need, how small contributions today can grow into meaningful amounts over time, and how to break the R1.5 million journey into achievable steps. Instead of being overwhelmed by rising school fees and hidden costs, you'll have a roadmap in front of you, one that gives you clarity and control. The best part? You can explore all of this alongside other calculators for life's milestones, such as buying a vehicle, investing in property, or even planning for a wedding. It's a one-stop space to align your financial future with your family's dreams. Don't wait until school fees arrive to start worrying. Use the Dream Builder Tools today, see the numbers for yourself, and take the first step toward giving your child the best gift of all - a secure and successful education.

Visit our **Dream Builder Tools page** to calculate your Education investment

