

SCENARIOS

3

LOWEST FAMILY TOTAL

\$784,970

TOTAL RANGE

\$206,440

SAVINGS BASIS

weekly / 5.5%

SCENARIO 1

Sample plan: Harbour Grammar

FAMILY TOTAL

\$784,970

Lowest total
Sibling discount applied: \$67,780

SAVINGS PLAN

Start now (2026)

\$875 / week

MONTHLY EQUIV.

\$3,790

PEAK YEAR

\$83,300

2039

CHILDREN AND PATHWAYS

Avery / 2027 Harbour Grammar (sample) (R-12)	\$269,050
Jordan / 2028 Harbour Grammar (sample) (R-12)	\$255,440
Taylor / 2030 Harbour Grammar (sample) (R-12)	\$260,480

SCENARIO 2

Sample plan: Harbour to Rivergum senior

FAMILY TOTAL

\$888,175

+\$103,205 vs lowest
Sibling discount applied: \$54,775

SAVINGS PLAN

Start now (2026)

\$954 / week

MONTHLY EQUIV.

\$4,133

PEAK YEAR

\$107,355

2039

CHILDREN AND PATHWAYS

Avery / 2027 Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)	\$296,550
Jordan / 2028 Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)	\$285,450
Taylor / 2030 Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)	\$306,175

SCENARIO 3

Sample plan: Rivergum College

FAMILY TOTAL

\$991,410

+\$206,440 vs lowest
Sibling discount applied: \$84,990

SAVINGS PLAN

Start now (2026)

\$1,093 / week

MONTHLY EQUIV.

\$4,735

PEAK YEAR

\$108,185

2039

CHILDREN AND PATHWAYS

Avery / 2027 Rivergum College (sample) (R-12)	\$336,950
Jordan / 2028 Rivergum College (sample) (R-12)	\$321,915
Taylor / 2030 Rivergum College (sample) (R-12)	\$332,545

FAMILY TOTAL
\$784,970

SIBLING DISCOUNT APPLIED
\$67,780

PEAK YEAR (2039)
\$83,300

CONTRIBUTION/WK
\$875

MONTHLY EQUIVALENT
\$3,790

Children and pathways

Avery / 2027 Harbour Grammar (sample) (R-12)	\$269,050
Jordan / 2028 Harbour Grammar (sample) (R-12)	\$255,440
Taylor / 2030 Harbour Grammar (sample) (R-12)	\$260,480

Savings plan

weekly / 5.5%

START NOW (2026)
\$875 / week
Total contributed \$727,667

+1 YR (2027) **UPFRONT**
\$13,300 upfront + \$944 / week
Total contributed \$749,511

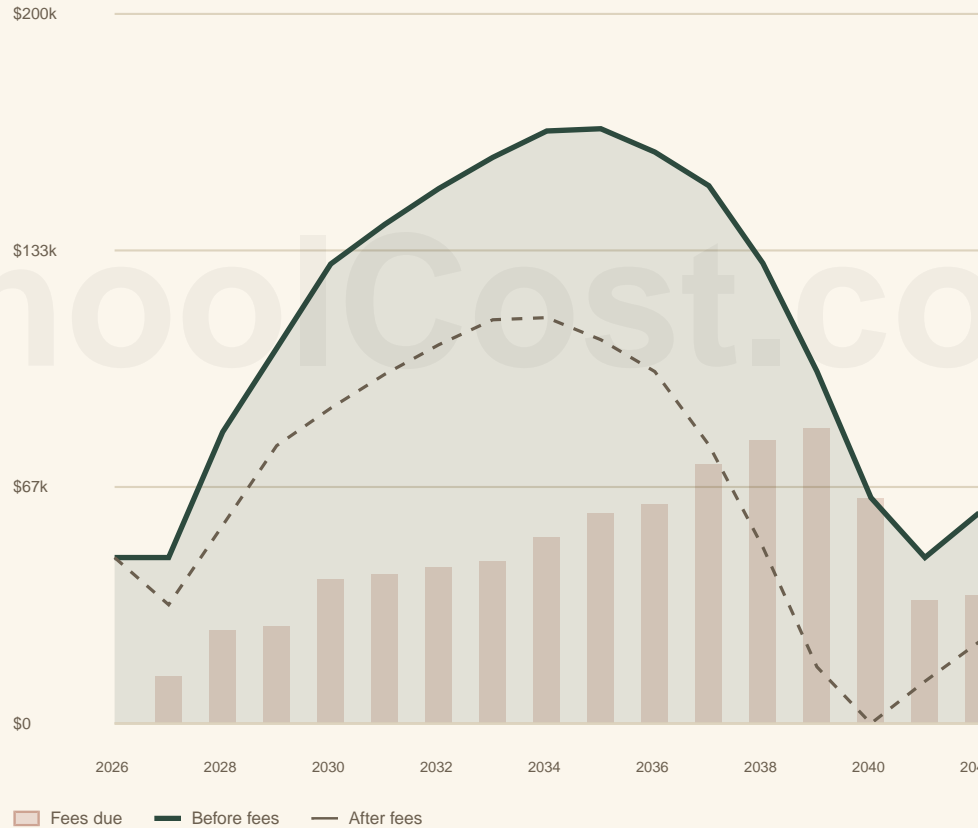
+2 YRS (2028) **UPFRONT**
\$39,615 upfront + \$997 / week
Total contributed \$765,234

+3 YRS (2029) **UPFRONT**
\$67,070 upfront + \$1,057 / week
Total contributed \$781,561

+5 YRS (2031) **UPFRONT**
\$149,960 upfront + \$1,141 / week
Total contributed \$802,635

Savings growth

Starts 2026 / Fees 2027-2042



Year by year

2027-2042

Year	Annual	Cumulative
2027	\$13k	\$13k
2028	\$26k	\$40k
2029	\$27k	\$67k
2030	\$41k	\$108k
2031	\$42k	\$150k
2032	\$44k	\$194k
2033	\$46k	\$240k
2034	\$53k	\$292k
2035	\$59k	\$352k
2036	\$62k	\$414k
2037	\$73k	\$487k
2038	\$80k	\$567k
2039	\$83k	\$650k
2040	\$64k	\$714k
2041	\$35k	\$749k
2042	\$36k	\$785k

Important. This savings plan is general information only, not financial advice. School fees, investment returns, inflation, and timing can differ materially from these estimates. Confirm fees directly with each school and speak with a licensed financial adviser before acting.

FAMILY TOTAL
\$888,175

SIBLING DISCOUNT APPLIED
\$54,775

PEAK YEAR (2039)
\$107,355

CONTRIBUTION/WK
\$954

MONTHLY EQUIVALENT
\$4,133

Children and pathways

Avery / 2027 **\$296,550**

Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)

Jordan / 2028 **\$285,450**

Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)

Taylor / 2030 **\$306,175**

Harbour Grammar (sample) (R-9) -> Rivergum College (sample) (10-12)

Savings plan

weekly / 5.5%

START NOW (2026)

\$954 / week

Total contributed \$793,470

+1 YR (2027)

\$13,300 upfront + \$1,032 / week

Total contributed \$818,042

UPFRONT

+2 YRS (2028)

\$39,615 upfront + \$1,095 / week

Total contributed \$836,673

UPFRONT

+3 YRS (2029)

\$67,070 upfront + \$1,167 / week

Total contributed \$856,158

UPFRONT

+5 YRS (2031)

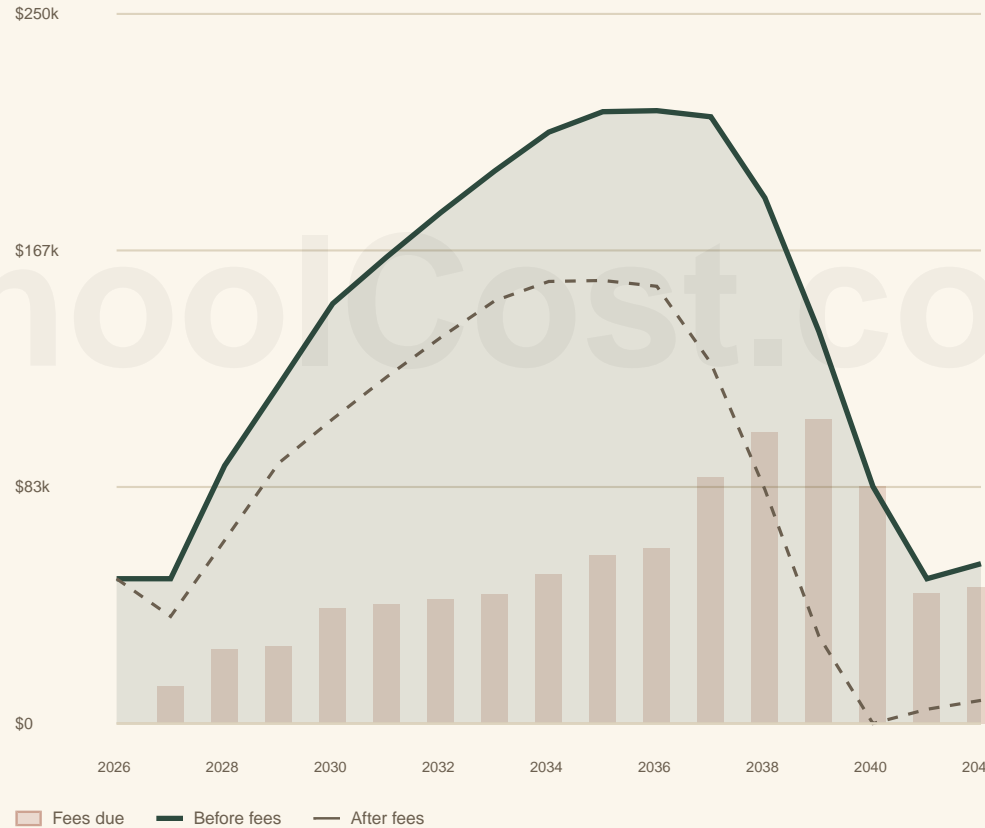
\$149,960 upfront + \$1,284 / week

Total contributed \$884,551

UPFRONT

Savings growth

Starts 2026 / Fees 2027-2042



Year by year

2027-2042

Year	Annual	Cumulative
2027	\$13k	\$13k
2028	\$26k	\$40k
2029	\$27k	\$67k
2030	\$41k	\$108k
2031	\$42k	\$150k
2032	\$44k	\$194k
2033	\$46k	\$240k
2034	\$53k	\$292k
2035	\$59k	\$352k
2036	\$62k	\$414k
2037	\$87k	\$500k
2038	\$103k	\$603k
2039	\$107k	\$711k
2040	\$84k	\$794k
2041	\$46k	\$840k
2042	\$48k	\$888k

FAMILY TOTAL
\$991,410

SIBLING DISCOUNT APPLIED
\$84,990

PEAK YEAR (2039)
\$108,185

CONTRIBUTION/WK
\$1,093

MONTHLY EQUIVALENT
\$4,735

Children and pathways

Avery / 2027 Rivergum College (sample) (R-12)	\$336,950
Jordan / 2028 Rivergum College (sample) (R-12)	\$321,915
Taylor / 2030 Rivergum College (sample) (R-12)	\$332,545

Savings plan

weekly / 5.5%

START NOW (2026)
\$1,093 / week
Total contributed \$909,193

+1 YR (2027) **UPFRONT**
\$15,800 upfront + \$1,181 / week
Total contributed \$937,003

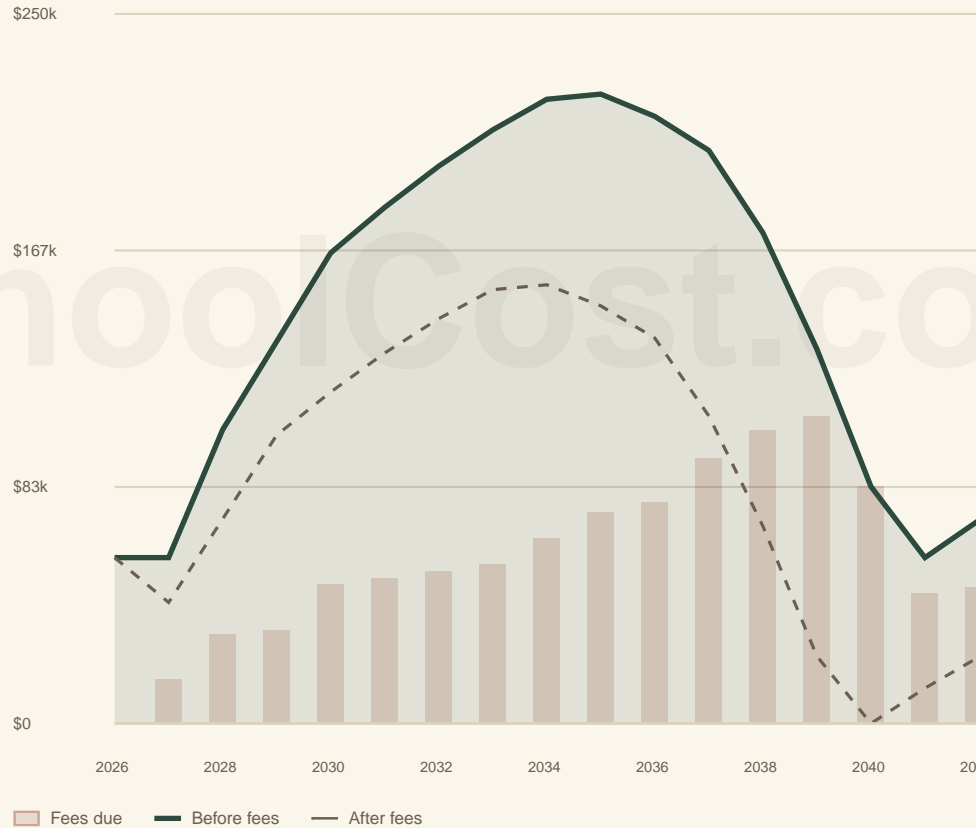
+2 YRS (2028) **UPFRONT**
\$47,245 upfront + \$1,250 / week
Total contributed \$957,551

+3 YRS (2029) **UPFRONT**
\$80,210 upfront + \$1,329 / week
Total contributed \$978,878

+5 YRS (2031) **UPFRONT**
\$180,515 upfront + \$1,446 / week
Total contributed \$1,007,736

Savings growth

Starts 2026 / Fees 2027-2042



Year by year

2027-2042

Year	Annual	Cumulative
2027	\$16k	\$16k
2028	\$31k	\$47k
2029	\$33k	\$80k
2030	\$49k	\$129k
2031	\$51k	\$181k
2032	\$54k	\$234k
2033	\$56k	\$291k
2034	\$65k	\$356k
2035	\$75k	\$431k
2036	\$78k	\$509k
2037	\$94k	\$602k
2038	\$103k	\$706k
2039	\$108k	\$814k
2040	\$84k	\$897k
2041	\$46k	\$943k
2042	\$48k	\$991k

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