

secta 

Secta Finance eases the the pressure of **school fees**. Helping parents; helping schools

A guide for schools



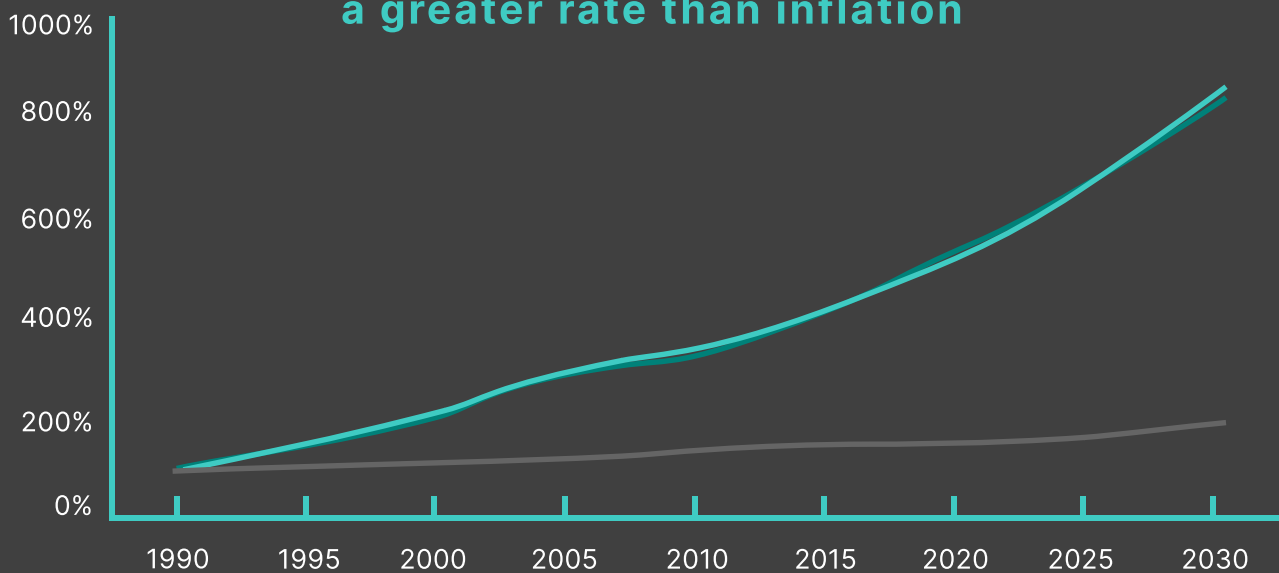


Many families value the benefits and opportunities a private education can offer and they are prepared to make many sacrifices in order to provide them for their children.

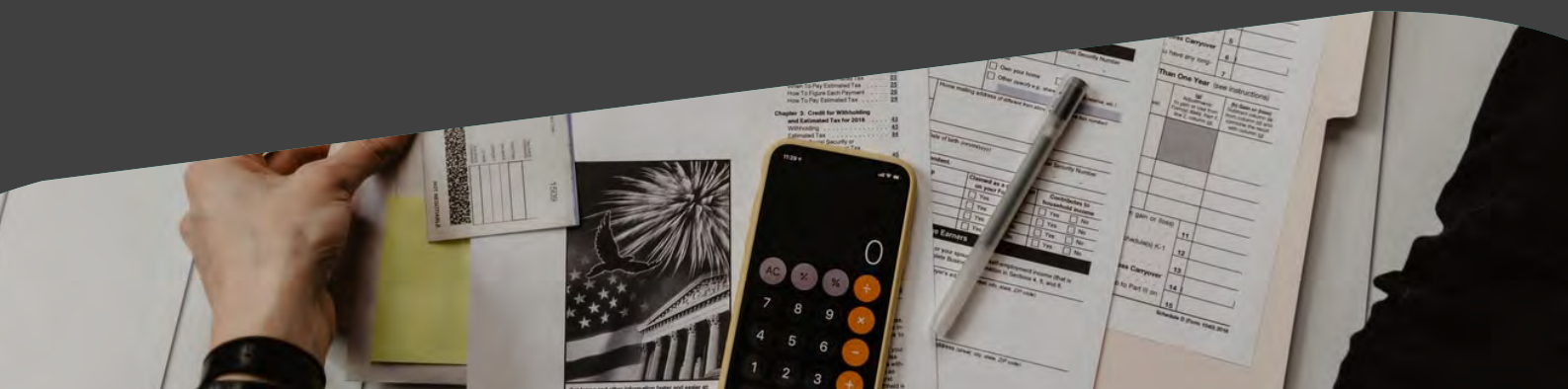
Private school fees vs average prices

Over the last 30 years the rise in average private school fees has far outstripped the rise in average earnings and this rise has increased the financial pressure on parents.

School fees have increased at a greater rate than inflation



Day fees Boarding fees Average consumer prices



Secta Finance: a **smarter** and **simpler** way to manage school fees



At Secta we understand the very real pressures private school fees can place on families.

Our mission is to relieve this financial stress by providing

innovative, low cost and flexible finance to parents.

Our finance plans ease the financial pressure of school fees by enabling parents to spread the cost of their children's education over many years in a simple, affordable way.

Not only will this relieve the stress experienced by families who already have children in private education, but Secta's finance plans bring the outstanding benefits of private education within the reach of many more children everywhere.



Assisting bursars

Many schools have to deal with the difficult and sensitive issue that arises when parents are struggling to keep up to date with their school fee payments. Whilst schools appreciate the anxiety and stress this causes many parents, it also causes administrative and cash flow problems for the schools.

Our range of finance plans can alleviate the financial stress on parents and enable them to make their payments on time, meaning they can enjoy their children's time at school without worrying about how to pay next term's fees.



Below is an example of how a Secta Flexiplan might help a family to finance 5 years of private education and reduce the pressure on household finances. It is based on one child for 5 years and with the Flexiplan being repaid over a period of 10 or 20 years. However, the amount borrowed, the term over which it is repaid and the monthly repayments can be adjusted to suit individual circumstances and preferences.*

Assumptions

Annual fees: £15,000 per year

	Drawdown	Monthly Repayments (10 yr term)	Monthly Repayments (20 yr term)
Year 1	£15,000	£155	£94
Year 2	£15,000	£324	£192
Year 3	£15,000	£510	£294
Year 4	£15,000	£719	£399
Year 5	£15,000	£957	£509
Remainder of term		£957	£509

Product Features:

- No early repayment charges
- Fixed or variable interest rates available
- *Repayment term can vary from 5 yrs to 30yrs
- Flexible monthly payments

The online calculator www.sectafinance.co.uk/calculator enables parents to explore the options and tailor a plan that will be suitable to their individual needs.

Attract new parents with Secta

Many families would love to send their children to private school, but they hold back because of their concerns about affordability. Our finance plans can overcome those concerns and open up the opportunity of private education to those families.

We work with private schools across the UK and we hope to work with many more. If you think our facilities can help your parents, we can provide you with the materials you need to direct them to our website so that they can assess for themselves whether or not we can assist them.

Get in touch

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secta

A guide for schools

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