



SCENARIOS

3

LOWEST FAMILY TOTAL

\$448,200

TOTAL RANGE

\$146,680

SAVINGS BASIS

weekly / 5.5%

SCENARIO 1

Sample plan: Kauri College

FAMILY TOTAL

\$448,200

Lowest total

Sibling discount applied: \$31,200

SAVINGS PLAN

Start now (2026)

\$523 / week

MONTHLY EQUIV.

\$2,266

PEAK YEAR

\$37,830

2039

CHILDREN AND PATHWAYS

Maia / 2027 Kauri College (sample) (Year 1-13)	\$147,600
Leo / 2028 Kauri College (sample) (Year 1-13)	\$151,900
Aroha / 2030 Kauri College (sample) (Year 1-13)	\$148,700

SCENARIO 2

Sample plan: Rimu to Totara senior

FAMILY TOTAL

\$512,640

+\$64,440 vs lowest

Sibling discount applied: \$24,880

SAVINGS PLAN

Start now (2026)

\$612 / week

MONTHLY EQUIV.

\$2,652

PEAK YEAR

\$45,260

2039

CHILDREN AND PATHWAYS

Maia / 2027 Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)	\$170,500
Leo / 2028 Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)	\$174,940
Aroha / 2030 Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)	\$167,200

SCENARIO 3

Sample plan: Totara College

FAMILY TOTAL

\$594,880

+\$146,680 vs lowest

Sibling discount applied: \$40,600

SAVINGS PLAN

Start now (2026)

\$733 / week

MONTHLY EQUIV.

\$3,176

PEAK YEAR

\$54,390

2039

CHILDREN AND PATHWAYS

Maia / 2027 Totara College (sample) (Year 1-13)	\$194,100
Leo / 2028 Totara College (sample) (Year 1-13)	\$201,640
Aroha / 2030 Totara College (sample) (Year 1-13)	\$199,140

PROJECTED FAMILY FEES

\$448,200

SIBLING DISCOUNT APPLIED

\$31,200

PEAK SCHOOL YEAR

2039

MONTHLY EQUIVALENT

\$2,266

Children and pathways

Maia / 2027 **\$147,600**

Kauri College (sample) (Year 1-13)

Leo / 2028 **\$151,900**

Kauri College (sample) (Year 1-13)

Aroha / 2030 **\$148,700**

Kauri College (sample) (Year 1-13)

Savings plan

weekly / 5.5%

START NOW (2026)

\$523 / week

Total contributed \$380,744

+2 YRS (2028)

\$669 / week

Total contributed \$417,456

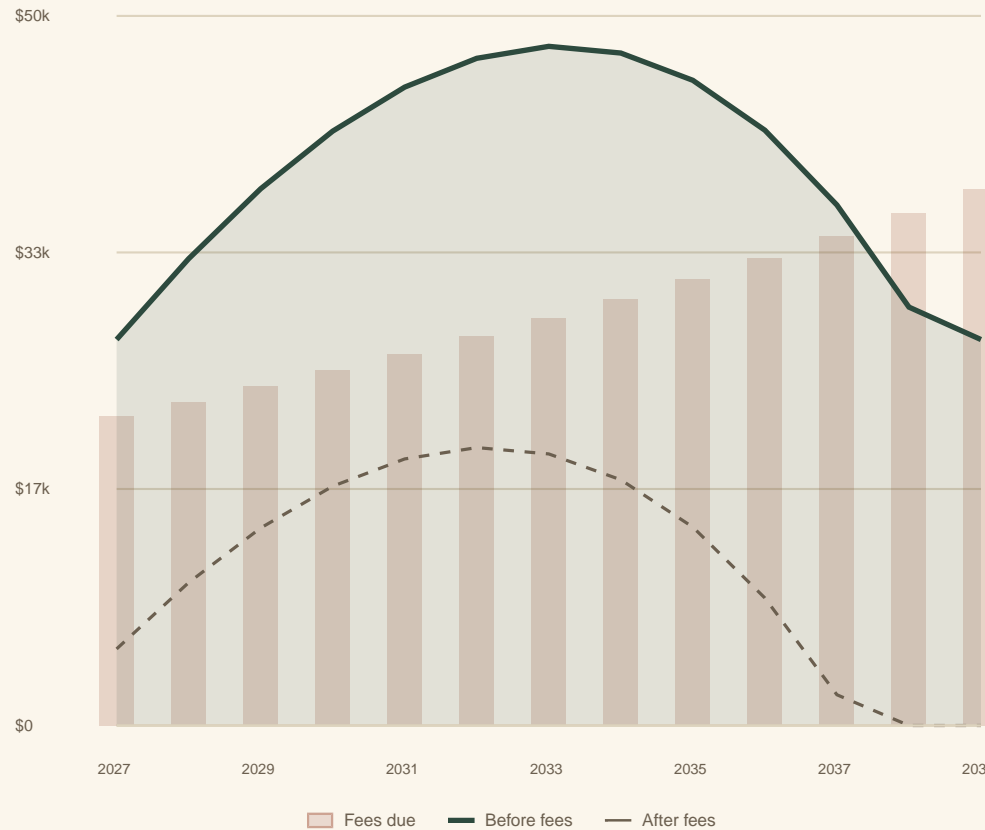
+4 YRS (2030)

\$900 / week

Total contributed \$468,000

Savings growth

Starts 2026 / Fees 2027-2039



Year by year

2027-2039

Year	Annual	Cumulative
2027	\$22k	\$22k
2028	\$23k	\$45k
2029	\$24k	\$69k
2030	\$25k	\$94k
2031	\$26k	\$120k
2032	\$27k	\$147k
2033	\$29k	\$176k
2034	\$30k	\$206k
2035	\$31k	\$237k
2036	\$33k	\$270k
2037	\$35k	\$305k
2038	\$36k	\$341k
2039	\$38k	\$379k

PROJECTED FAMILY FEES

\$512,640

SIBLING DISCOUNT APPLIED

\$24,880

PEAK SCHOOL YEAR

2039

MONTHLY EQUIVALENT

\$2,652
Children and pathways
Maia / 2027 **\$170,500**

Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)

Leo / 2028 **\$174,940**

Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)

Aroha / 2030 **\$167,200**

Rimu School (sample) (Year 1-8) -> Totara College (sample) (Year 9-13)

Savings plan

weekly / 5.5%

START NOW (2026)

\$612 / week

Total contributed \$445,536

+2 YRS (2028)

\$783 / week

Total contributed \$488,592

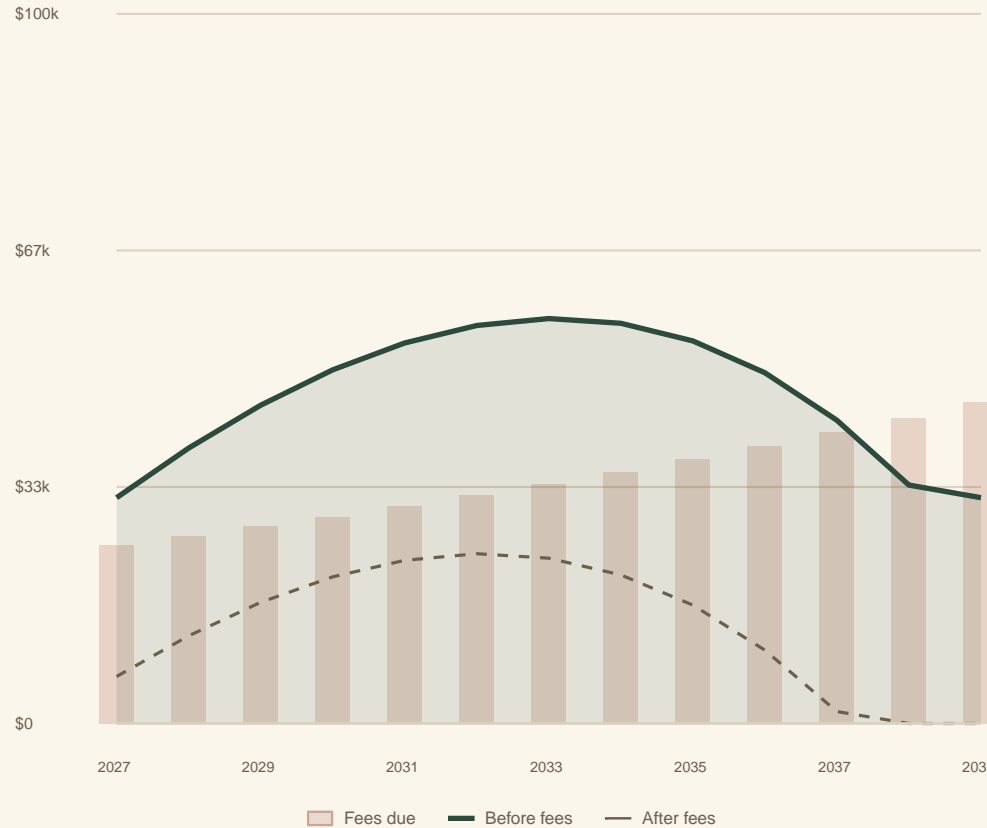
+4 YRS (2030)

\$1,053 / week

Total contributed \$547,560

Savings growth

Starts 2026 / Fees 2027-2039


Year by year

2027-2039

Year	Annual	Cumulative
2027	\$25k	\$25k
2028	\$26k	\$52k
2029	\$28k	\$79k
2030	\$29k	\$109k
2031	\$31k	\$139k
2032	\$32k	\$171k
2033	\$34k	\$205k
2034	\$35k	\$241k
2035	\$37k	\$278k
2036	\$39k	\$317k
2037	\$41k	\$358k
2038	\$43k	\$401k
2039	\$45k	\$446k

PROJECTED FAMILY FEES

\$594,880

SIBLING DISCOUNT APPLIED

\$40,600

PEAK SCHOOL YEAR

2039

MONTHLY EQUIVALENT

\$3,176

Children and pathways

Maia / 2027 **\$194,100**

Totara College (sample) (Year 1-13)

Leo / 2028 **\$201,640**

Totara College (sample) (Year 1-13)

Aroha / 2030 **\$199,140**

Totara College (sample) (Year 1-13)

Savings plan

weekly / 5.5%

START NOW (2026)

\$733 / week

Total contributed \$533,624

+2 YRS (2028)

\$938 / week

Total contributed \$585,312

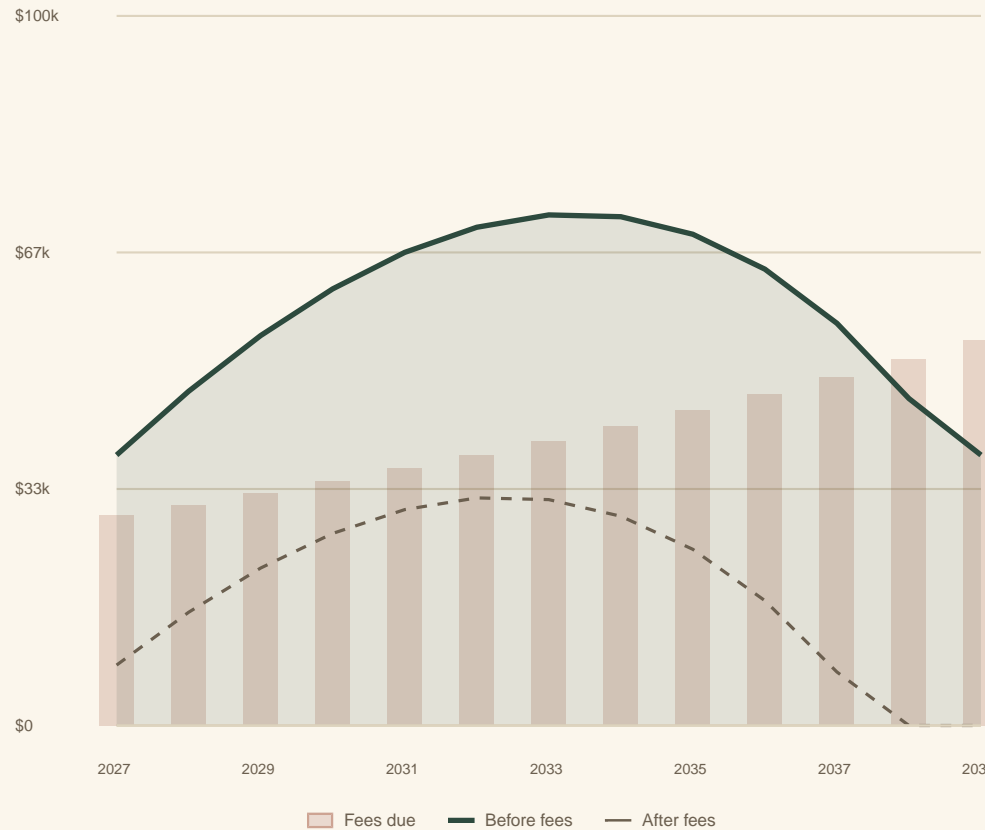
+4 YRS (2030)

\$1,261 / week

Total contributed \$655,720

Savings growth

Starts 2026 / Fees 2027-2039



Year by year

2027-2039

Year	Annual	Cumulative
2027	\$30k	\$30k
2028	\$31k	\$61k
2029	\$33k	\$94k
2030	\$34k	\$128k
2031	\$36k	\$164k
2032	\$38k	\$202k
2033	\$40k	\$242k
2034	\$42k	\$285k
2035	\$44k	\$329k
2036	\$47k	\$376k
2037	\$49k	\$425k
2038	\$52k	\$477k
2039	\$54k	\$531k