Planning for the Tertiary Years of Education 17th October 7-9pm. The Hamilton & Alexandra College Kantor PAC Simons Auditorium

Do you have a family member undertaking studies at Year 11 or Year 12 who is intending to go on to Tertiary studies? Are you a current tertiary student?

We are the Youth Allowance experts, having helped over 1000 students navigate the Centrelink maze of Youth Allowance.

Independent vs dependent, Bachelor degree vs Diploma, on campus vs off campus? The decisions continue.

With the taper mechanisms of our Tax and Centrelink systems, families can be losing as much as 84.5% of their taxable income. Therefore, planning is as important as choosing which course.

As parents, you may be able to help your child to be financially independent through careful planning for their tertiary education years.

We step you through the Youth Allowance process so that, as a family you are maximising your potential through these very important years.

Centrelink Scholarships alone can be worth almost \$9k over a 3-year university course.

Planning adequately may help to lessen the financial burden through the tertiary years of education.

Gavin Simmons Simmons Advisory Service 0409 383 650

Email Louise Manifold: <u>Imanifold@hamiltoncollege.vic.edu.au</u> with your intention to attend.