Shubhchintak
When advice matters, Experts count

SECURE YOUR CHILD'S

HIGHER EDUCATION

DREAMS WITH

₹1 CRORE

EDUCATION FUND



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Every parent dreams of giving their child the best possible education. But with rising costs, especially for higher studies in India and abroad, these expenses can feel overwhelming.

The good news? You don't need to be a millionaire today. With a smart savings plan, consistent investing, and a bit of patience, you can build a fund that may fulfill your child's higher education dreams.







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WHY HIGHER EDUCATION IS WORTH THE INVESTMENT?

- It opens doors to better career opportunities.
- It helps build confidence and independent thinking.
- It prepares your child to compete in a global environment.
- A good education leads to a more secure financial future.
- It's one of the best gifts a parent can give their child.





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HOW TO REACH ₹1 CRORE WITH SIP

Start a Systematic Investment Plan (SIP) in a good equity mutual fund and invest consistently. Assuming a 12% annual return, here's how much you need to invest monthly to accumulate ₹1 crore by the time your child turns 21.

Child Age (Years)	SIP Period (Years)	Monthly SIP Required (₹)
0 Years	21 Years	₹10,000
3 Years	18 Years	₹14,000
5 Years	16 Years	₹18,500
8 Years	13 Years	₹28,000
10 years	11 Years	₹38,000
12 Years	9 Years	₹53,000
15 Years	6 Years	₹97,000

(All figures are approximate and rounded off to the nearest whole number.)



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THE COST OF DELAY

Even a small delay in starting can significantly increase your monthly investment burden.



- **Start at birth (21-year horizon):** ₹10,000/month
- **Start at age 5 (16-year horizon):** ₹18,500/month
- **That's almost double the amount!**

The earlier you start, the more you benefit from the power of compounding. Delaying can make the journey harder and more expensive.



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CONCLUSION

The journey to a ₹1 crore education fund begins with a single step—starting early. Stay consistent, stay focused, and let compounding work its magic. Don't wait for the "right time"—the best time is now. Secure your child's future, one SIP at a time.

DISCLAIMER

Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully before investing. The assumed return of 12% is illustrative and not guaranteed. Actual returns may vary based on market performance.



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