

Fees paid upfront without carrying debt or giving away margin

Cash arrives upfront. Debt stays outside the school. Discounting can reduce.

£45,000 annual fee example:

ASSUMPTIONS: • 3% annual upfront discount currently offered • 2% illustrative AMEX fee



School-held debt with AMEX

£0



Cash received upfront

£44,100



Discount avoided

£1,350

ANNUAL UPFRONT PAYMENT: DISCOUNT VS. AMEX

Keep more of the fee by accepting AMEX and removing the need for a discount.

Parent pays upfront with 3% discount



£43,650

School receives

Parent pays upfront by AMEX (2% fee)



£44,100

School receives



+£450

more retained by the school with AMEX

Parent pays by AMEX



- ✓ School receives £44,100 now
- ✓ No annual upfront discount required
- ✓ Debt sits with parent / AMEX
- ✓ School-held debt: £0
- ✓ Parent enjoys AMEX rewards

School offers annual upfront discount



- ✓ Parent pays upfront at discounted rate
- ✓ 3% discount reduces income by £1,350
- ✓ School receives £43,650
- ✓ Discount becomes a margin cost



A better deal for both sides.

The school keeps more of the fee, while parents can benefit from AMEX rewards and flexibility.