Your child's future is your greatest investment

As a parent, providing your child with the best possible education is your utmost priority. At the same time, it is one of your biggest financial commitments. Our survey shows most **UAE parents expect to spend between AED 250,000 and AED 600,000[1] on their children's higher education.**

In fact, about 80%[2] have already started saving to create an education fund that gives their child the best opportunity to achieve their academic and career goals.

Have you done your homework?

We asked parents in the UAE about their thoughts and plan of action for their children's education. Here's what they said:[1]

52%
Feel saving over 15% of their salary is needed for their child's higher education fund.

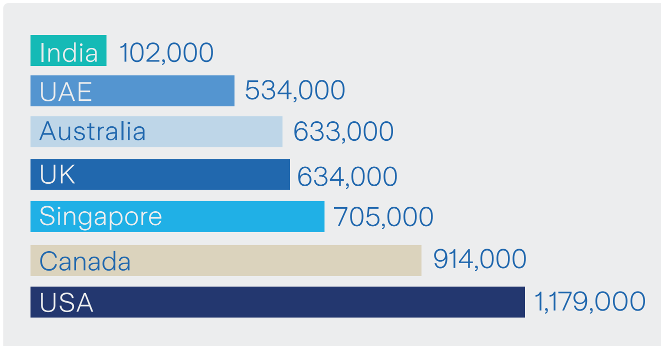
87%
Have a strong interest in education savings plans that also offer life insurance cover.

28%
Have started investing regularly in a savings plan for their child.

Source: 1. YouGov survey January 2024.
2. YouGov survey March 2026.

This graph shows current university costs including fees and living expenses for 4 years in the UAE and top global destinations for higher education.

Total average expenses in AED



See sources and learn more >

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Case Study: Planning for Maya's Education

Adam and his wife, Sara, are in their mid 30s and live in the UAE with their three-year-old daughter, Maya. Like any parent, they want to give Maya the best opportunities for her future.

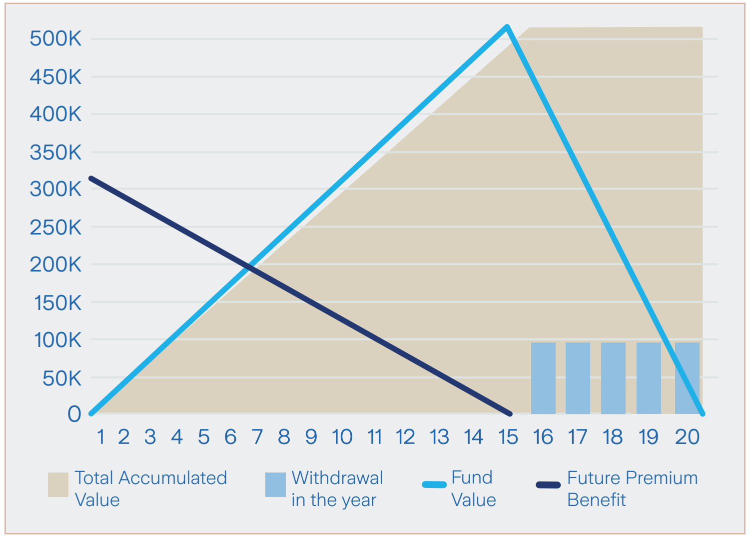
Knowing that starting early is key, Adam and Sara met with a Zurich financial adviser to plan for Maya's university education.

Together they shared their goals with the adviser:

1. Help Maya attend university in Australia, where the family plans to move in the future.
2. Make sure the education fund covers tuition fees, inflation, and living costs.
3. Set a monthly savings amount that fits their budget, with flexibility to increase contributions along the way.
4. Ensure the education fund is protected with insurance, so Maya's future is secure even if something unexpected happens to Adam or Sara.

Education planning agreed

- The estimated cost for Maya's four-year university course in Australia, including living expenses, is about AED 500,000.
- To reach this goal, Adam and Sara will save AED 1,840 (USD 500) each month over the next 15 years. This will be a total of AED 331,200 (USD 90,000).
- The payments will be invested in Zurich Allocated Passive funds, aiming to grow over time with a projected return of 7%.
- Both parents jointly own the plan and are covered by Future Premium Protection Benefit. If either parent passes away or becomes disabled, Zurich covers the remaining premiums to ensure Maya's education fund stays secure.



The graph illustrates how payouts begin after 15 years, aligning with Maya starting her university at 18.

- When Maya turns 18 and begins her studies, Adam or Sara can start making withdrawals to cover the fees and expenses, while the rest of the fund remains invested in the plan.

With the plan in place, Adam and Sara feel confident that Maya can pursue her studies and future career without worrying about student loans or limiting her choices.

Any extra money can be used by Maya to start something of her own, entering her adult life with independence and confidence.

Ready to give your child a head start?

Build a personalised education savings plan for your child with the guidance of a dedicated Zurich adviser.

Let's talk >

Real Families. Real Futures.

Watch what our customers have to say

Cindy Cruz

Early planning made her son's dream graduation possible.

Shashi Kiran

How small, consistent savings opened new opportunities for Shashi's family.

4.6 on Google

Zurich International Life UAE rating as of April 2026.

Secure your child's brighter future today!

A dedicated Zurich adviser can help create a personalised education plan for your child.

Let's plan together >

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