



Smartious

HOMESCHOOL · GLOBAL

EST. 2018

FEE STRUCTURE · 2026 ACADEMIC YEAR

Transparent fees, *no surprises.*

Per student. All fees displayed in USD.

Pay monthly, termly (save 5%) or annually (save 12%).

Sibling discounts. Need-based bursaries available.

WELCOME

A word on *our fees*

At Smartious, we believe families deserve to know exactly what they are paying for. This document sets out, in full, every fee that may apply during your child's time with us — tuition, examinations, laboratories, optional services, and administrative charges. There are no hidden costs. There are no surprises.

All fees are quoted in **US Dollars (USD)**. We charge in USD because Smartious serves families across 14 countries. USD pricing keeps fees stable regardless of local currency movements. Kenyan families pay the equivalent in Kenyan Shillings at the prevailing exchange rate. No Smartious markup is applied to currency conversion.

External examination fees — Cambridge, Edexcel, IB, College Board — are **pass-through at the published board rate**. We add only a \$25 administration fee per examination series to cover registration coordination, candidate management and centre liaison.

Need-based bursaries cover up to 50% of tuition for families demonstrating financial need. We are committed to keeping a Smartious education within reach of families who value it but find the full fee challenging.

Application Fee	\$30	Refundable if not enrolled
Registration Fee	\$120	One-time, on enrolment
Annual Discount	12%	Pay full year, save more
Sibling Discount	15–25%	From 2nd child onwards

SECTION 1 · TUITION

Homeschool · *In-Person*

Tutor visits your home in Nairobi. Full-time, full-curriculum delivery. Best for families wanting the personalised attention of homeschooling combined with in-person instruction. Available across all curricula: CBC, Cambridge British, American.

Programme	Year / Grade	Monthly	Termly (save 5%)	Annually (save 12%)
Primary CBC · British · American	Grades 1-6	\$400	\$1,140 save \$60	\$4,224 save \$576
High School (IGCSE · Edexcel) ★ MOST POPULAR	Year 7-11	\$423	\$1,206 save \$63	\$4,467 save \$609
A-Level / IB Diploma Cambridge or IBO	Year 12-13	\$515	\$1,468 save \$77	\$5,438 save \$742

WHAT'S INCLUDED

✓ TSC-registered tutor visits your home	✓ All textbooks & learning materials
Specialist subject teachers per subject (secondary)	Smartious LMS + Mshauri AI tutor access
✓ Weekly lesson reports to parents	✓ Termly progress reports with grades
Parent-teacher consultations every term	University pathway guidance from Year 10

SECTION 1 · TUITION

Online · *Virtual School*

100% online live and recorded instruction. Best for diaspora families, families seeking flexibility, or students preferring self-paced learning combined with live teacher support. Available across all curricula globally.

Tier	Best for	Monthly	Termly (save 5%)	Annually (save 12%)
Basic Online Self-paced	Affordable entry tier · self-driven learners	\$180	\$513 save \$27	\$1,901 save \$259
Premium Online ★ BEST VALUE	Live group classes + 1-on-1 consultations	\$260	\$741 save \$39	\$2,746 save \$374
IGCSE Full Pack Year 9-11	Complete IGCSE preparation · daily live classes	\$360	\$1,026 save \$54	\$3,802 save \$518

PRIVATE TUITION (HOURLY RATES)

One-on-one private tuition. In-person at your home (Nairobi) or online worldwide. Minimum 4 hours per month. Bundle pricing available — save up to 15% on 80-hour packages.

Level	Years	Per hour	What's included
Primary Tuition	Grades 1-6	\$15/hr	Qualified primary teachers · all materials provided · lesson notes after each session
Junior Secondary	Year 7-9	\$18/hr	Subject-specialist tutors · curriculum-aligned · homework support included
IGCSE Tuition	Year 10-11	\$22/hr	Cambridge/Edexcel specialists · past paper-focused · exam technique training
A-Level / IB	Year 12-13	\$28/hr	Expert subject tutors · university-level prep · IA/EE/TOK support (IB)

SECTION 2 · ONE-TIME

Onboarding *fees*

Paid once when joining Smartious. Covers placement, system setup and family onboarding.

Fee	Amount	What it covers
Application Fee	\$30	Paid at time of application. Covers initial review, family consultation, curriculum recommendation. <i>Refundable if you choose not to enrol.</i>
Academic Placement Assessment	\$40	Diagnostic assessment to determine the appropriate grade, curriculum and tutor match. <i>Waived for students transferring with recent academic transcripts.</i>
Registration Fee	\$120	One-time, non-refundable. LMS account setup, family portal access, student ID card, welcome pack, initial textbook allocation, examination board registration.

SECTION 3 · ANNUAL

Annual service *fees*

Paid once per academic year. Covers ongoing platform access, digital resources and co-curricular activities.

Fee	Annual	What it covers
Smartious LMS & Technology	\$180	Live class platform, attendance tracking, assignment submission, grade portal, parent dashboard, student progress analytics.
Digital Library & Resources	\$90	2,000+ e-books, video lessons, examination archives (Cambridge & Edexcel past papers from 2015), curated educational videos.
Mshauri AI Tutor Pro <small>FREE IN PREMIUM TIERS</small>	\$120	24/7 AI homework helper trained on Cambridge, Edexcel, IB and American curricula. Unlimited prompts, voice mode, image upload.
Sports & Co-Curricular <small>Optional for online students</small>	\$200	Sports, arts, STEM clubs (robotics, coding), debate society, inter-school competitions.
Examination Centre Registration	\$50	Administrative coordination with British Council Nairobi, KNEC, IB schools, or designated centres in your home country.

SECTION 4 · EXAMINATIONS

External examination *fees*

Per subject, paid only when the student sits external examinations. Pass-through to Cambridge, Edexcel, IBO or College Board — **no Smartious markup**. Smartious only charges a \$25 administration fee for registration coordination per examination series.

Examination	Per subject	Typical total cost
Cambridge IGCSE	\$115	8 subjects ≈ \$920
Pearson Edexcel IGCSE	\$110	8 subjects ≈ \$880
Cambridge A-Level (AS + A2)	\$140	3-4 subjects ≈ \$420-560
Pearson Edexcel A-Level	\$135	3-4 subjects ≈ \$405-540
IB Diploma (full programme)	\$990 flat	One-time IBO charge for full Diploma
Advanced Placement (AP)	\$150	5-7 exams ≈ \$750-1,050
SAT (one sitting)	\$70	Plus \$35 international fee
IELTS / TOEFL	\$220-260	Per sitting
Smartious Admin Fee (per series)	\$25	Once per examination series

Examination fees are set annually by the respective boards and may change. Smartious invoices the exact published board fee plus the \$25 administration fee. Late entries (after closing date) attract additional late entry penalties charged by the board.

SECTION 5 · LABORATORY

Lab & practical *fees*

Per subject per academic year. Applies to subjects with practical/laboratory components. Covers consumables, equipment use, lab assistants, and safety materials. Online students access virtual labs (PhET, Labster) at the same fee.

Subject	Annual fee	Description
Biology Laboratory	\$90/yr	Microscopy, dissection, specimens, consumables, lab coats and safety equipment.
Chemistry Laboratory	\$90/yr	Reagents, chemicals, glassware allocation, fume hood use, safety goggles, lab coats.
Physics Laboratory	\$90/yr	Apparatus access (electronics, optics, mechanics), instrumentation, consumables.
ICT / Computing Lab	\$70/yr	Software licences (Adobe, Microsoft Office), IDEs, cloud computing credits, project hosting.
Art & Design Materials	\$80/yr	Art supplies, canvases, paints, digital design software access.
Combined Sciences Bundle <small>SAVE \$30</small>	\$240/yr	Bundle for students taking 3 sciences (Biology + Chemistry + Physics).

SECTION 6 · OPTIONAL

Optional service *add-ons*

Choose what your family needs. Most are billed only when used.

Service	Fee	Description
University Application Support — UK (UCAS)	\$250	UCAS support: 5 university shortlist, personal statement coaching (3 rounds), references, submission, interview prep.
University Application Support — USA	\$400	Common App: 8-10 universities, SAT/ACT guidance, essay coaching, recommendations, interview prep.
University Support — Canada/Australia/Europe	\$200	OUAC, Australian, German, Dutch, Irish universities. Shortlisting, submission, scholarships, visa.
Additional 1-on-1 Tutoring	\$25/hr	Extra sessions beyond programme allocation. Useful for exam crunch or accelerated study. 4-hour minimum.
Holiday Catch-Up Programme	\$400	4-week intensive during holidays. For mid-year transfers or curricular gaps. Up to 30 hours tutoring.
SEN Support	\$50/session	Specialist coaching for diagnosed learning differences. Initial assessment \$80.
Summer Enrichment Programme	\$300-500	Summer holiday programmes: STEM camps, creative writing, robotics, language immersion. 2-4 weeks.
Mock Examination Series (extra)	\$80	Additional mock series. 3 mocks per subject with examiner-style feedback.
Revision Intensive Pack (final 6 weeks)	\$120	6-week intensive revision: daily live revision, past paper drilling, technique masterclasses.

SECTION 7 · ADMINISTRATIVE

Administrative *charges*

Charged only when applicable. Most families never pay these.

Charge	Amount	When charged
Late Payment Fee	\$25	If payment is not received by the 7th of the month
Returned Payment / Failed Transaction	\$15	If a payment is reversed, bounced or declined
Re-sit / Re-assessment Fee	\$50	For students re-sitting internal Smartious assessments
Additional Transcript or Report	\$20	Per additional copy beyond the included annual report
Verification Letter (visa/immigration)	\$35	Official letter for embassy, visa, or immigration use
Custom Certificate or Award	\$25	Personalised certificate beyond standard awards
Express Document Delivery (intl)	\$50	International courier for physical certificates or transcripts
Replacement ID Card	\$15	If the student ID card is lost or damaged
Mid-Term Withdrawal Processing	\$80	Administrative fee if a student withdraws mid-term

SECTION 8 · ANNUAL FEE SUMMARY

Total annual fees by *level & curriculum*

The tables that follow show the **total annual fee** a typical Smartious family pays at each year level, by curriculum. Each total includes tuition (at the annual billing rate, with 12% discount applied), the relevant annual service fees, lab fees for science subjects where applicable, and external examination fees in examination years.

Assumptions made:

- Annual tuition shown at the 12%-discounted annual billing rate.
 - Service fees: Online = LMS (\$180) + Library (\$90) + Mshauri AI for Basic tier (\$120) = \$270-390. In-Person = LMS + Library + Sports (\$200) + Mshauri included = \$470. Examination Centre Registration (\$50) added in exam years.
 - Lab fees: assumes 3 sciences (Biology, Chemistry, Physics) at the Combined Sciences Bundle rate of \$240/year.
 - Exam fees: assumes 8 IGCSE subjects, 4 A-Level subjects, full IB Diploma, or 6 AP exams as relevant.
 - Excludes one-time fees (Application \$30, Placement \$40, Registration \$120) and optional services.
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Use these tables to estimate your family's total annual investment by year and curriculum.

PATHWAY 1

Cambridge IGCSE + *A-Level Pathway*

The most popular international pathway. Years 1-6 use the Primary tier; Years 7-8 use High School tier (pre-IGCSE); Years 9-11 use IGCSE Full Pack or High School In-Person; Years 12-13 use the A-Level tier.

ONLINE / VIRTUAL SCHOOL TRACK

Year	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
Y1-6	Basic Online (Primary)	\$1,901	\$390	—	—	\$2,291
Y7-8	Premium Online	\$2,746	\$270	—	—	\$3,016
Y9	IGCSE Full Pack	\$3,802	\$270	\$240	—	\$4,312
Y10	IGCSE Full Pack	\$3,802	\$270	\$240	—	\$4,312
Y11	IGCSE Full Pack (exam yr)	\$3,802	\$320	\$240	\$945	\$5,307
Y12	Premium Online (AS)	\$2,746	\$320	\$180	\$585	\$3,831
Y13	Premium Online (A2)	\$2,746	\$320	\$180	\$585	\$3,831

HOMESCHOOL IN-PERSON TRACK

Year	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
Y1-6	Primary In-Person	\$4,224	\$470	—	—	\$4,694
Y7-8	High School In-Person	\$4,467	\$470	—	—	\$4,937
Y9	High School In-Person	\$4,467	\$470	\$240	—	\$5,177
Y10	High School In-Person	\$4,467	\$470	\$240	—	\$5,177
Y11	High School In-Person (exam yr)	\$4,467	\$520	\$240	\$945	\$6,172
Y12	A-Level In-Person (AS)	\$5,438	\$520	\$180	\$585	\$6,723
Y13	A-Level In-Person (A2)	\$5,438	\$520	\$180	\$585	\$6,723

*Pathway total over 13 years (Online): approximately **\$22,000**. In-Person: approximately **\$38,500**. Annual discount, sibling discount, and bursaries apply on top.*

PATHWAY 2

Pearson Edexcel *Pathway*

Same Smartious tier structure as Cambridge — only the external examination boards (and their per-subject fees) differ. Edexcel IGCSE is slightly cheaper per subject (\$110 vs \$115); Edexcel A-Level similarly (\$135 vs \$140).

ONLINE TRACK

Year	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
Y1-6	Basic Online (Primary)	\$1,901	\$390	—	—	\$2,291
Y7-8	Premium Online	\$2,746	\$270	—	—	\$3,016
Y9-10	IGCSE Full Pack	\$3,802	\$270	\$240	—	\$4,312
Y11	IGCSE Full Pack (exam yr)	\$3,802	\$320	\$240	\$905	\$5,267
Y12	Premium Online (AS)	\$2,746	\$320	\$180	\$565	\$3,811
Y13	Premium Online (A2)	\$2,746	\$320	\$180	\$565	\$3,811

Pathway total over 13 years (Online): approximately \$21,900. Savings vs Cambridge: approximately \$100 over the full pathway due to lower per-subject exam fees.

PATHWAY 3

IB Diploma *Pathway (Y12-13)*

The IB Diploma Programme runs only in Years 12-13. It is preceded by IB PYP (primary), IB MYP (middle years), or other curricula (Cambridge IGCSE, Edexcel IGCSE). The exam fee is a flat \$990 paid to the IBO for the full Diploma — there is no per-subject pricing.

IB DIPLOMA — ONLINE TRACK

Year	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
Y12	Premium Online (IB DP1)	\$2,746	\$270	\$240	—	\$3,256
Y13	Premium Online (IB DP2) (exam yr)	\$2,746	\$320	\$240	\$1,015	\$4,321

IB DIPLOMA — IN-PERSON TRACK

Year	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
Y12	A-Level/IB In-Person	\$5,438	\$470	\$240	—	\$6,148
Y13	A-Level/IB In-Person (exam yr)	\$5,438	\$520	\$240	\$1,015	\$7,213

Add Smartious admin fee (\$25) once per IB examination registration. UCAS/Common App support (\$250-400) typically purchased in Year 13.

PATHWAY 4

American Common Core + AP Pathway (K-12)

American 12-year pathway: Kindergarten through Grade 12. Advanced Placement (AP) exams typically taken in Grades 11-12 (5-7 exams). SAT taken in Grade 11. Best suited to diaspora US families and students intending US universities.

AMERICAN ONLINE TRACK

Grade	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
K-G5	Basic Online (Elementary)	\$1,901	\$390	—	—	\$2,291
G6-8	Premium Online (Middle School)	\$2,746	\$270	—	—	\$3,016
G9-10	Premium Online (High School)	\$2,746	\$270	\$240	—	\$3,256
G11	Premium Online (AP start)	\$2,746	\$320	\$240	\$475	\$3,781
G12	Premium Online (SAT + AP)	\$2,746	\$320	\$240	\$650	\$3,956

Exam fees Grade 11: 3 AP exams × \$150 + \$25 admin = \$475. Grade 12: 4 AP exams × \$150 + \$25 admin = \$625, plus SAT \$70 (+ \$35 intl). Common App support (\$400) typically added in Grade 12.

PATHWAY 5

Kenya CBC *Pathway (G1-12)*

Kenya Competency-Based Curriculum, leading to KCSE examination at Grade 12. The official Kenyan national pathway, delivered to KNEC standards. Best for families remaining within the Kenyan system. KCSE registration is paid directly to KNEC (typically KES 8,000-12,000, equivalent USD 60-90).

CBC ONLINE TRACK

Grade	Programme tier	Tuition	Annual fees	Lab fees	Exam fees	TOTAL
G1-6	Basic Online (Primary)	\$1,901	\$390	—	—	\$2,291
G7-9	Premium Online (Junior Sec)	\$2,746	\$270	—	—	\$3,016
G10-11	Premium Online (Senior Sec)	\$2,746	\$270	\$240	—	\$3,256
G12	Premium Online (KCSE yr)	\$2,746	\$320	\$240	\$90	\$3,396

KCSE examination fees paid directly to KNEC (\$90 equivalent). Smartious admin fee \$25 covers registration coordination.

SECTION 8 · COMPARISON

At-a-glance *comparison*

Total annual fee at typical examination years, by curriculum and delivery mode. Use this to compare pathways at a glance.

Curriculum & year	Online Annual Total	In-Person Annual Total	Online savings
Cambridge IGCSE — Year 11 (exam)	\$5,307	\$6,172	\$865
Cambridge A-Level — Y12 (AS)	\$3,831	\$6,723	\$2,892
Cambridge A-Level — Y13 (A2)	\$3,831	\$6,723	\$2,892
Pearson Edexcel IGCSE — Y11 (exam)	\$5,267	\$6,132	\$865
Pearson Edexcel A-Level — Y13	\$3,811	\$6,703	\$2,892
IB Diploma — Y13 (exam yr)	\$4,321	\$7,213	\$2,892
American (AP) — G11	\$3,781	\$6,673	\$2,892
American (AP + SAT) — G12	\$3,956	\$6,848	\$2,892
Kenya CBC — G12 (KCSE)	\$3,396	\$6,288	\$2,892

“Choosing Online vs In-Person delivery is the single biggest cost variable. Choosing between curricula has a much smaller effect on total annual fees.”

Examination years (IGCSE Year 11, A-Level Year 13, IB Year 13, AP Grade 12) cost an additional \$400–\$1,000 vs non-exam years, primarily driven by external board fees. Sciences (Biology + Chemistry + Physics) add \$240 per year at any level through the Combined Sciences Bundle.

SECTION 9 · SAVINGS

Discounts & *savings*

Multiple discounts can be combined. For example: paying annually + a 2nd sibling = 12% + 15% off that child's tuition. The figures shown in the summary tables above include the 12% annual payment discount.

Discount	Saving	How it works
Annual Payment Discount	12% off	Pay the full year upfront and save 12% on all tuition fees.
Termly Payment Discount	5% off	Pay each term in advance (3 terms per year) and save 5% on tuition.
Sibling Discount — 2nd Child	15% off	15% off tuition for your second child enrolled in any full programme.
Sibling Discount — 3rd+ Child	25% off	25% off tuition for your third (and any additional) child.
Early Bird Discount	5% off	Additional 5% off if you enrol before 30 May for the September intake.
Referral Reward	\$100	Receive a \$100 credit when a family you refer enrolls (applied to your next billing cycle).
Need-Based Bursary	Up to 50%	For families demonstrating financial need. Apply via admissions with documentation. Decisions within 14 days.

SECTION 10 · HOW TO PAY

Payment *methods*

Method	Via	Notes
Card (Visa / Mastercard)	Paystack	Instant. International cards accepted. Saved card for recurring billing.
M-Pesa	Paybill 247247	Account: 745021. Account Name: Smartious Edtech. Quote invoice number.
Bank Transfer (Kenya)	KCB / Equity Bank	Account details provided on invoice. Allow 24-48 hours for clearance.
International Wire Transfer	SWIFT	For families paying in USD/GBP/EUR. Beneficiary details on invoice.
PayPal	invoice@smartioushomeschool.com	Available for international families. 4% processing fee may apply.
Crypto (USDC / USDT)	On request	Available for diaspora families. Stablecoin only. Address per transaction.

SECTION 11 · TERMS

Terms & *conditions*

1. Fee Currency & Conversion

All fees are quoted in US Dollars (USD). Families paying in alternative currencies (KES, AED, GBP, EUR, CAD) are billed at the prevailing exchange rate at the time of invoice. Smartious applies no markup on currency conversion.

2. Billing Cycle Commitment

Monthly billing requires no commitment beyond the current month — cancel anytime with 14 days' notice. Termly and Annual billing are paid in advance and provide the corresponding discount. Refunds for unused portions follow the refund policy in clause 8.

3. External Examination Fees

Cambridge, Edexcel, IBO and College Board examination fees are pass-through at the published board rate. Smartious adds only a \$25 administration fee per examination series. Late entries attract additional penalties charged by the board.

4. Late Payments

A 7-day grace period applies. After this, a \$25 late payment fee is added. After 14 days, LMS access is suspended. After 30 days, the place may be released. We always prefer to discuss payment difficulties — please reach out before things escalate.

5. Sibling Discount Application

Sibling discount applies to the second and subsequent children's tuition fees, not to ancillary fees. The discount applies for as long as the eldest child remains enrolled.

6. Fee Revisions

Smartious reserves the right to revise fees annually with 30 days' written notice to existing families. Annual-billing families are protected from increases until their billing cycle ends.

7. Bursary Programme

Smartious operates a need-based bursary programme covering up to 50% of tuition. Apply via the admissions office with supporting documentation. Decisions within 14 days.

8. Refund Policy

Application fees refundable if you choose not to enrol. Registration fees non-refundable once enrolment is confirmed. Tuition for unused weeks refundable pro-rata with 14 days' notice. Examination fees paid to boards are non-refundable. \$80 mid-term withdrawal fee applies.

9. Force Majeure

Smartious may adjust programme delivery, examination arrangements, or fees with reasonable notice in circumstances beyond reasonable control (national emergencies, regulatory changes, examination board changes).

10. Acceptance of Terms

Enrolment with Smartious constitutes acceptance of these fee terms. A full enrolment agreement is provided at enrolment, which incorporates these terms by reference.

GET IN TOUCH

Talk to *us*

Have a question about fees? Want a personalised quote for your family situation? Need to discuss the bursary programme? Our admissions team is here to help.

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NEXT STEPS

Book a free consultation

A 30-minute call with our admissions team. We'll walk through pricing for your specific situation, including all discounts and bursaries that apply to your family.

This fee document is issued for the 2026 academic year and is valid until 31 August 2026. Fees thereafter may be revised with 30 days' written notice. Last updated: June 2026.