



## Webinar Summary

### How Families Can Claim SARS Medical Tax Relief for Special-Needs Education

Thank you to everyone who registered for our recent webinar. If you weren't able to attend, here is a short summary of the key points that were discussed.

Many South African families are unaware that **certain education and therapy costs related to diagnosed learning, developmental, or medical conditions may qualify for tax relief from SARS**. This relief falls under **Section 6B of the Income Tax Act**, which allows taxpayers to claim back a portion of qualifying medical expenses.

For families dealing with learning difficulties or special needs, this can result in **significant refunds — sometimes tens of thousands of rand**.

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## 1. When Education Costs Become Medical Expenses

In most cases, **school fees are considered an education expense**, not a medical expense.

However, when a child has a **diagnosed medical or learning condition** (such as ADHD, dyslexia, autism spectrum conditions, or similar learning barriers), SARS may treat **certain education costs as medical expenses** if the school or services are necessary to support the child's condition.

For example:

If a child must attend a **remedial or specialized school** because of their condition, the **difference between the cost of that school and the cost of a typical government school** may qualify as a medical expense.

Example:

- Specialized school fees: R10,000 per month
- Equivalent government school: R1,000 per month
- Difference: **R9,000 per month**

That difference may be treated as a **medical expense for tax purposes**.

Over a year, this can amount to **R100,000+ in qualifying expenses**.

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## 2. How the SARS Refund Works

Under **Section 6B**, qualifying medical expenses may allow taxpayers to receive a **refund of roughly 33% of qualifying out-of-pocket costs**.

When additional qualifying expenses (such as specialized schooling, therapies, or travel) are included, the total claim can increase significantly.

For example:

A family that originally qualified for a **R20,000 tax benefit** based on medical aid contributions and normal medical expenses could potentially increase that refund to **R80,000–R90,000 or more** once the additional qualifying education-related expenses are included.

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## 3. Travel Costs May Also Qualify

Another area many families overlook is **travel costs**.

If a child must travel further than usual to attend a school that can properly support their diagnosed condition, **transport costs may also qualify as medical expenses**.

This applies when:

- The child must attend a **specific school suited to their needs**, and
- The travel is necessary because nearby schools cannot accommodate the child's condition.

These travel expenses can then be included in the overall medical expense calculation.

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## 4. Other Expenses That May Qualify

Depending on the child's diagnosis and circumstances, additional expenses that may qualify include:

- Occupational therapy
- Speech therapy
- Psychological therapy
- Educational assessments
- Assistive learning tools or devices
- Specialized learning support
- Certain out-of-pocket medical costs not covered by medical aid

Each case is different, and eligibility depends on **proper documentation and diagnosis**.

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## 5. Claims Can Often Be Backdated

Another important point discussed in the webinar is that **claims can often be made for previous tax years**.

In many cases, families may be able to **recover refunds going back up to three years**, provided the relevant documentation and medical diagnoses are available.

This means families who were unaware of these benefits in the past may still be able to claim substantial refunds.

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## 6. Why Many Families Miss These Benefits

Many eligible families do not claim these refunds because:

- They are unaware of the SARS provisions
- Their tax practitioner does not specialize in these claims
- The rules are complex and require careful documentation

Because of this, many qualifying families **miss out on refunds they are legally entitled to receive.**

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## Final Thoughts

If your child has a **diagnosed learning, developmental, or medical condition**, you may qualify for substantial tax relief on expenses related to their education and care.

These provisions were designed specifically to **support families dealing with additional costs associated with specialized learning and medical needs.**

If you would like assistance reviewing your eligibility or understanding whether you may qualify, our team would be happy to guide you through the process.