

Educating a new generation
for a changing world



HSBC
Life

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Foreword

Every parent has a second career: planning the best possible education for their children as a springboard to a great future. The world, however, is changing. The spread of COVID-19 has forced months-long school closures on every continent and put countless students' education on hold. Many overseas students have even had to return to their home countries to dodge the pandemic. As unprecedented as these challenges are, however, there is a silver lining. Social distancing has been keeping both adults and children at home for extended periods of time. Family bonding aside, this has given parents a welcome opportunity to catch up on their children's interests and progress.

Whether the impact of the pandemic is constructive or disruptive, many parents have been taking a closer look at their children's education and thinking about whether the traditional way is still the best way. Indeed, this is a good time to re-calibrate your children's development to new realities, so that they can be better equipped for a future where the only constant is change.

When your children were born, you made it your mission in life to give them the best that you can. And we have made a promise to help you keep yours, so that, no matter which path your children take, an extraordinary journey awaits.

The lesson of COVID-19 – uncertainty demands flexibility

We live in an age when taking music, art or sport interest classes is required of every child in addition to what they learn at school. Extracurricular credentials are often a student's secret weapons in securing a coveted place at a good school, and there is no shortage of Spanish-speaking, harp-playing or fencing "child prodigies" who are branching out to stand out. To many parents, the more unusual their children's resumes, the bigger the advantage. The fact is, however, that the core competencies and personality traits, such as communication, emotional management, social and collaborative skills as well as initiative, are often more important in the development of a true all-rounder. At the same time, the COVID-19 outbreak has greatly impacted the way we live and learn. With no end to the restrictions in sight, online learning has become the norm in many parts of the world for the foreseeable future. And this new learning mode has made basic life skills all the more essential.

16 skills – for the 21st century, for life

As a result of the increasing affluence in our society, many children who are the only child in their families have been turned by their doting parents into stereotypical "Hong Kong kids" with low self-management ability, emotional intelligence and adversity quotient. This phenomenon highlights the need for parents to pay attention to their children's social and life skills in addition to book learning. According to a World Economic Forum report, traditional education is failing to evolve with the times, giving rise to a major disconnect between what students learn and what they need. Since most occupations these days require collaboration, communication and problem-solving skills, it's especially important that we don't neglect our children's need for social and emotional learning (SEL). The report also proposes 16 critical skills for the 21st century, divided into the three categories of foundational literacies, competencies for approaching complex challenges and character qualities¹ for equipping children for a world that is shaping up to be very different from the one we know.

16 skills for the 21st century



1. World Economic Forum: What are the 21st-century skills every student needs?

The future of learning and 21st century skills

The pandemic has accelerated many relatively recent phenomena, including online learning, the demand for short video production skills and the rapid transformation of many enterprises. Those who possess the requisite skills for the 21st century will be the ones who can turn these changes into opportunities.

Short video production

The worldwide popularity of social media has given rise to a host of new identifiers and careers such as internet KOL and YouTubers. And as the bloggers of previous years evolve to become vloggers and YouTube becomes a culture unto its own, new learning opportunities, including YouTuber training courses and video production classes, have appeared on the market, with a 4-part online tutorial typically costing between HKD560 and HKD800². The pandemic-induced lockdown has made video production a vital survival skill for many businesses. Internet KOLs and online shops are not the only ones making short videos; teachers and interest class instructors also find themselves preparing online lessons for their students. In a world where videos are fast replacing standard curricula, short video production has become a skill that is every bit as useful as what students traditionally learn at school. At the same time, other 21st century skills such as creativity, language and communication are also key to maximising click rates and bridging the distance between host and audience.

Online learning

The persistence of the pandemic has meant that online learning is spreading rapidly, accompanied by the proliferation of video lessons and tutorials. In Hong Kong, many interest classes are now held online³. The scale of the migration to the internet is such that even famous overseas museums are offering virtual tours to provide remote access to some of the world's great artistic riches, so parents may instil the love of art in their children or even uncover their potential talents.

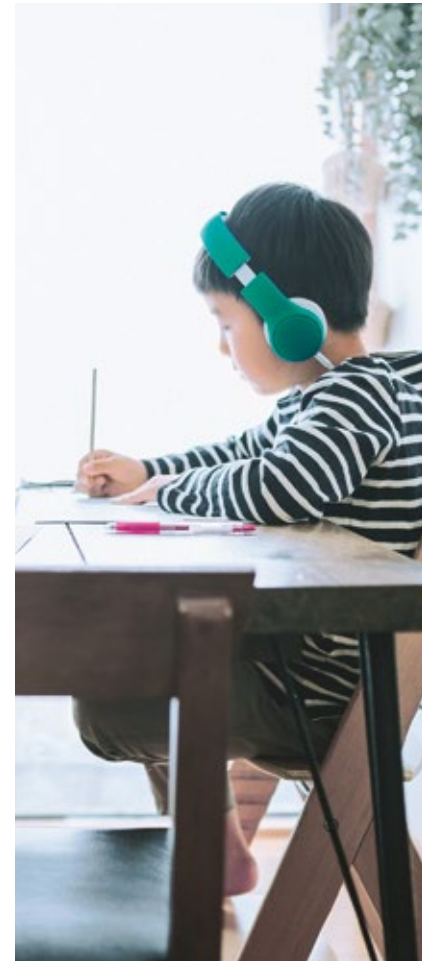
Innovative learning – online boarding school⁴

In another part of the world, digital learning has been taken one step further. Harrow School, one of the most prestigious boarding schools in the UK, has launched the world's first online boarding school programme. Starting this September, students between the ages of 16 and 18 will be able to attend whole-day A-Level classes through this programme at an annual tuition of GBP15,000. This innovation is set to eliminate distances and boundaries to allow students around the world to benefit from a traditional British private school education.

The programme emphasises autonomous learning, encouraging students to acquire an understanding of the coursework beforehand, then use what they have learned for discussion with teachers and other students in the online classroom. One-on-one tutorials will also be arranged to follow up on each student's progress. The school stresses that the programme is aimed at students with strong discipline who can adapt to sustained periods of online learning⁵. This again underscores the relevance of the 21st century skills. Even though this online learning experience cannot replicate all of the benefits of an actual boarding school education, it retains many of the British collegiate traditions such as the morning assembly and house gatherings. Students are also encouraged to participate in such extracurricular activities as chess, robotics, art as well as a student newspaper, and to contribute to their own communities.

English phonics

As online learning opportunities multiply, all kinds of knowledge become easily accessible, giving children a wealth of opportunities to improve their language skills. Linguistic competence is one of the core skills for the 21st century, and English has always been a key focus in second-language education. In recent years, more and more parents are turning to phonics to strengthen their children's foundation in English, and free learning materials are now readily available online to encourage parents to be their children's learning partners. Overseas studies have found that children who have studied phonics are more adept at recognising, spelling and pronouncing English words. The literature on language education also supports the opinion that phonic skills are important to learning and retaining English as a second language. The English alphabet has 26 letters and 44 phonemes. The ability to clearly distinguish between these phonemes is a key contributor to both written and oral proficiency⁶. Children who have been given a good grounding in English are much better able to learn by exploring the internet or take part in live online lessons.



A review of the most in-demand disciplines in light of COVID-19

COVID-19 has severely impacted economies around the world, with some industries, such as tourism and transportation, particularly hard-hit. The tourism slump triggered by the pandemic has spread throughout the world. Studies have indicated that the projected total global income from tourism in 2020 will shrink from USD711.9 billion to USD568.6 billion, a loss of more than 20%⁷. On the other hand, products and services that have benefited from the pandemic include hygiene and sanitising products, insurance, online platforms, logistics and medical and health supplies⁸. Even though we could not have foreseen the pandemic, nor can we calculate its total impact, we can use this opportunity to identify the products and fields of study that are essential to human survival. For example, medicine, healthcare, physiotherapy, pharmaceutical and health sciences, education and even language are all academic specialties that will hardly ever lose their relevance. With big changes on the horizon, parents would be well-advised to equip their children with the kind of knowledge that will remain in demand even when the world is in flux.

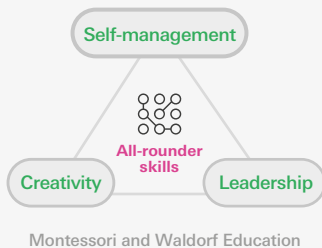
2. Hong Kong Institute of Management Global Academy for Youth Development: Little YouTuber Training Course (videography and video production)
 3. Ming Pao website: [Keep learning when schools are closed] new opportunities for art interest classes
 4. Harrow School Online
 5. Ming Pao Online News: UK's Harrow School launches 2-year online boarding school at annual tuition of HKD150,000

6. HAPPY PAMA: Insights of a working mother: Learning English starts with learning phonics
 7. Statista: Coronavirus: impact on the tourism industry worldwide - Statistics & Facts
 8. Hong Kong Economic Journal: [Job Highlights] Options for job searchers: 5 industries benefiting from the pandemic

Breaking with tradition – innovative concepts in teaching and learning

Alternative education systems: Montessori and Waldorf

As Hong Kong parents are fond of saying, a race is often won at the starting line. That's why there is growing concern with pre-school education and child development. And the skills for the 21st century previously mentioned are exactly the kind that should be developed from an early age to nurture future all-rounders. Montessori and Waldorf, two alternative education methods that have long been popular overseas, emphasise self-management, creativity, leadership and other all-rounder skills. Whether you choose a traditional education focusing on scholastic achievements for your child or an innovative approach that has been adopted in other countries, you should pay particular attention to how different kindergartens can suit your child's learning needs and how well their teaching methods can be complemented at home.



Montessori and Waldorf Education

Montessori Education

The Montessori method was developed by the distinguished Italian educator Maria Montessori. It centres on the principle of freedom in learning, and advocates giving children free rein to explore their environments, letting them use their hands to touch different teaching aids and learn through the five senses. Once the foundation has been laid, children can start learning abstract concepts under teacher's guidance. For example, a child should be shown a real fish before learning the related words. Montessorians believe that language skills should not be acquired through rote learning. Instead, sufficient exposure to different aspects of daily life will naturally motivate children to learn to read and write.

A Montessori classroom is furnished to provide children with an environment full of learning stimuli. Teaching aids are designed based on Dr. Montessori's observations of children's needs, habits, learning motivations and preferences, and are aimed at arousing curiosity and encouraging initiative. One of its main characteristics is mixed-age education.

The advantages of mixed-age education¹

▸ Nurturing leadership qualities

By looking after junior classmates, older students will develop a sense of responsibility and leadership skills.

▸ Learning respect

Juniors who are well looked after by the seniors will learn to respect others.

▸ Developing self-confidence

In a mixed-age classroom, even children of nursery school age can become seniors and play an important role.

▸ Strengthening social, language and thinking skills

As the older students in a class enjoy more well-rounded development, the smaller children can benefit from playing and interacting with them.



Local schools that adopt the Montessori method:

- International Montessori School
- Discovery Montessori School
- Woodland
- Island Children Montessori School
- Best Concept
- Infinity
- Intelligence Montessori World



1. HAPPY PAMA: A principal with 5 kids: The pros and cons of mixed-age education

Waldorf Education^{2,3}

The Waldorf method was developed by Austrian scientist and philosopher Rudolf Steiner in 1919. Since then, it has been adopted by over 2,000 schools in more than 70 countries. The characteristics of the Waldorf method are:



Return to nature

Children before the age of 7 are “sensory entities”. For all-round development of mind and body, therefore, they should be allowed to learn through their senses. At this stage, they are not taught to read or write; interacting with the world around them through sensory experiences is the key. That’s why any natural objects that are at hand, such as dry leaves, rocks and shells, are treated as children’s learning tools and playthings.



Established rhythm for learning

Children learn the rhythm of life through their daily schedules. A free period in the morning is followed by group singing, then outdoor activities, while afternoons are devoted to art lessons. In this way, mornings and afternoons are given distinct tempos.



Emphasis on creativity and imagination

The Waldorf method leaves plenty of room for children’s self-expression. For instance, the dolls they play with have no facial features, so they can subjectively ascribe emotions to them. Happy or sad, it’s up to the children’s imagination.



Focus on artistic learning

By taking part in painting, singing and baking workshops, children develop their artistic instincts.



The 3 advantages of the Waldorf method:

- ▶ Proximity to nature enables all-round development of mind and body.
- ▶ Happy learning experiences can turn children into eager learners and stimulate their curiosity; this learning mode is particularly suited to children who thrive under minimal pressure.
- ▶ Inspiring creativity and imagination.



Local schools that adopt the Waldorf system:

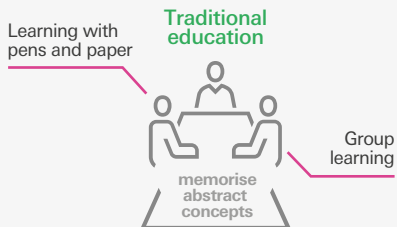
- ▶ Garden House
- ▶ Waldorf Primary School
- ▶ Island Waldorf School

The Waldorf way divides a child’s development into 3 stages of approximately 7 years each. The first stage is 0 to 7 years, during which children develop their senses and need a highly unrestricted, experiential learning environment. The second stage is from 7 to 14, when they are most responsive to emotive stimuli. Learning through stories, painting and games can arouse their curiosity and desire for learning. The third stage is 14 to 21, when they can be trained to think independently and critically, and blend their values with academic learning, real-life experiences and art.

2. Champimom: The Waldorf method embraces natural learning
 3. Island Waldorf School

Traditional child education

The Montessori and Waldorf systems represent bold departures from mainstream childhood education. In traditional education, the emphasis is on learning with pens and paper, aimed at enabling students to memorise abstract concepts. Classes are organised by age, and the teacher is the main catalyst for students' progress. This, however, could cause students to become passive learners. Interestingly, even though the homework assigned at traditional kindergartens involves a lot of copying and calculating, some parents still favour it over the alternatives as they think the earlier their children get used to this way of learning, the easier it will be for them to adapt to life in primary school.



Choosing a kindergarten – things to consider

Compatibility with primary schools

When choosing a kindergarten for your child, you should consider not only the suitability of the teaching method, but whether it offers a clear path to your primary school of choice, be it an international or local school. The International Baccalaureate (IB) system, which has been gaining in popularity in recent years, also has a strong focus on initiative, autonomous learning and collaboration with fellow students. In spirit, the IB programme is quite close to the Montessori and Waldorf ways. Keep in mind, though, that in both the Montessori and Waldorf systems, children are not taught to read or write before the age of 7. If they go on to mainstream primary schools, the homework required could become a significant burden. Parents should therefore carefully compare the relative advantages and disadvantages of the different options.

Tuitions

Kindergarten tuitions in Hong Kong span a wide range and cover nonprofit and independent/private schools. For one school year, tuition can be free at one end of the scale and go all the way up to HKD219,000 at the other. Generally speaking, fees for Montessori and Waldorf kindergartens are higher than those for traditional ones. For example, the annual tuition at Island Children Montessori School is HKD88,000 (half-day classes), while there are traditional kindergartens that offer free tuition¹.

If parents are unable to opt for a Montessori or Waldorf school but share the two systems' beliefs, they can try teaching their children in their spare time. After all, holding family gatherings in natural settings or encouraging their children to explore their environments can indeed be beneficial to their development.



1. [Tuitions for kindergartens and kindergartens/nurseries, 2019/20 school year] and websites of various organisations and schools







Changing with the times – cultivating all-rounders with an International Baccalaureate education

The International Baccalaureate (IB) Diploma Programme was founded by an educational organisation based in Geneva, Switzerland. In the 46 years since its introduction, it has become one of the most widely adopted education programmes in the world. There are at present over 5,000 certified IB schools in the world, covering primary schools (PYP), secondary schools (MYP) and Sixth Form (DP). Since an IB diploma is recognised by tertiary institutions in many parts of the world, it is seen by many parents as a stepping stone to a top overseas university, which explains its ever rising popularity in Hong Kong. Currently, different IB programmes are offered by 66 direct subsidy scheme and private schools, including Diocesan Boys' School, St. Paul's Co-educational College, Po Leung Kuk Choi Kai Yau School and many others, making it a viable alternative to the new senior secondary school system.

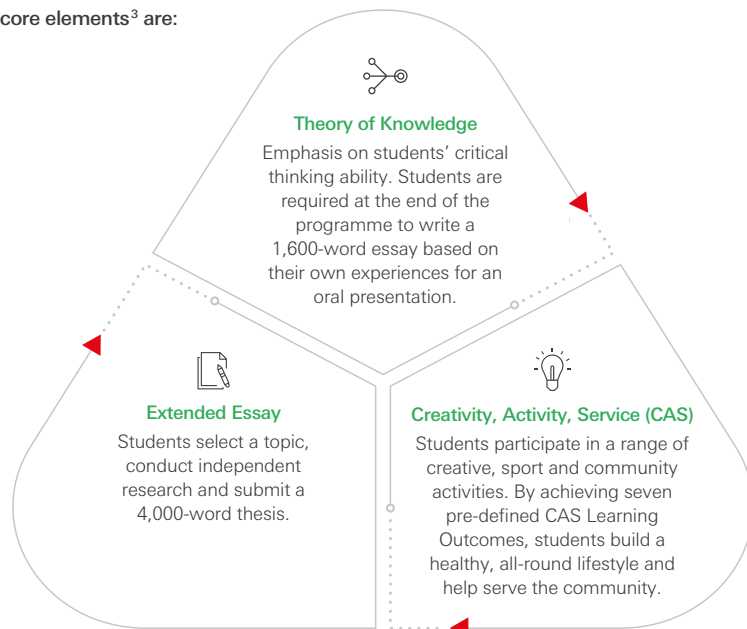
The IB curriculum is made up of 6 subject groups and 3 core elements²:



The 6 subject groups³ are:

| | |
|---|--|
| <p>1</p>  <p>Studies in language and literature</p> | <p>2</p>  <p>Language acquisition</p> |
| <p>3</p>  <p>Individuals and societies (History, Geography, Economics, Business Management, Psychology, Philosophy, World Religions, etc.)</p> | <p>4</p>  <p>Sciences (Physics, Chemistry, Biology, Design Technology, Sports, Exercise and Health Science)</p> |
| <p>5</p>  <p>Mathematics (various levels for selection)</p> | <p>6</p>  <p>The Arts (Music, Dance, Film, Theatre, Visual Arts), or students can select an additional subject from Groups 2-4.</p> |

The 3 core elements³ are:



The curriculum is refreshed every 7 years to ensure it is up-to-date and has wide application, and is designed to put equal emphasis on comprehension and logical thinking as well as students' all-round development to ready them for the demands of university education. Since two of the core elements involve extensive essay writing, the programme requires very high English standards^{4,5}.

2. International Baccalaureate Organization: Benefits of the IB
 3. LinkedU: Is the IB programme only for top students?
 4. Ohpama!: [Ryan Chan] Reform and development of the IB programme
 5. British United Education Services: International Baccalaureate

Broadening horizons – studying outside the English-speaking world

English-speaking countries such as the UK, US, Australia and Canada have always been the top choices in overseas education. With the rise of the global village, however, some parents and students who are looking for quality alternatives to the mainstream are keeping an open mind about non-English-speaking countries. At the same time, a number of Western European countries such as Germany, France, Finland and Norway have started to offer local and foreign students very affordable or even free tertiary education. Admission requirements typically include a level of proficiency in the local language equivalent to senior secondary school.

Other than affordable tuitions, non-English-speaking countries offer a larger variety of subjects than is available in Hong Kong, which could pave the way to more employment opportunities in the future and are ideal for students with diverse career ambitions.



Selected non-English-speaking countries

Germany

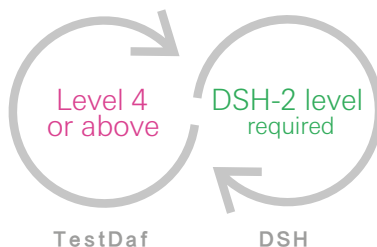
Germany has excellent higher education standards, exemplified by many famous universities with a long history, including some that have produced Nobel laureates. In the Times Higher Education World University Rankings 2020, the University of Munich, the Technical University of Munich and Heidelberg University are in 32nd, 43rd and 44th place respectively¹. There are over 500 universities and colleges in Germany offering close to 17,000 programmes to 2.6 million registered students. Of these, approximately 15% are foreign students. Since public universities in Germany are subsidised by the government, tuition is almost free, making it a very attractive option to many students from Hong Kong².

Advantages of studying in Germany

The government arranges job opportunities that are open to application by foreign students. After graduation, students can extend their student visas for up to 18 months, giving them plenty of time to look for work. Since Germany is home to a number of world-class automotive brands, Hong Kong students tend to gravitate towards majors such as engineering and sciences. And as an environmentally conscious country, Germany also offers many opportunities for environmental science degree holders to put knowledge into practice. It is worth noting that career prospects for these graduates are also excellent in Hong Kong³.

Language requirements

For the university preparatory course known as Studienkolleg, the language requirement is B1 (a total of 6 levels, with A1 the lowest and C2 the highest). Universities offering all-German instruction have different programme-specific requirements for German proficiency. For example, the C2 standard is required for the social sciences and language programmes, while lower requirements apply to other faculties. Students can acquire German competency certification through 2 examinations – TestDaf (level 4 or above) or DSH (exams held in Germany only, DSH-2 level required). For students seeking to enrol in courses offering bilingual instruction in German and English, proof of German proficiency² is required in addition to TOEFL and IELTS results.



Budget

Most public university degree courses in Germany are free, including international courses taught in English. Foreign students enjoy the same government benefits as local students. Those enrolling in the bachelor programmes of these public universities need only to pay a EUR250 to EUR300 registration fee per semester to enjoy quality university education. The one exception is the state of Baden-Württemberg, which in 2017/2018 began charging foreign students tuitions starting at EUR1,500 per semester⁴.

There are also a large number of private universities in Germany, especially for art and design studies. Students who wish to apply for admission to a private institution should keep in mind that the differences in tuitions can be significant. The tuition fees for some private universities can be as high as EUR20,000 per month². As for living expenses, the average outlay is approximately EUR850 per month, with a major portion, about EUR290 to EUR560, going to housing⁴. Rents in certain cities such as Cologne, Munich, Hamburg and Frankfurt are generally higher than other parts of the country⁵.

1. IDP Education: World University Rankings 2020

2. EF: Post-secondary education in Germany

3. TOPick: Low tuitions, high rankings – Germany is the new destination for overseas study

4. Hok Yau Club: Germany

5. DAAD: Cost of living, around 850 euros a month for living expenses

France

Like Germany, France has a long and venerable history in higher education. Most universities are integrated universities offering a wide range of academic programmes. A 2017 survey found that, of the 4.6 million overseas students worldwide, 7% are studying in France, making it, along with Australia and Canada, the 4th largest host country⁶ for foreign students after the US, UK and China.

Advantages of studying in France

Universities in France attain very high academic standards across multiple disciplines. They offer world-class aeronautics and aviation engineering programmes, and their business management, foundational sciences and language programmes are also in the world's top 3. The country sets the standard in art studies⁷, while international commerce and fashion-related subjects are always popular. And since Bordeaux and Burgundy wines are celebrated the world over, France is practically the only place to be for anyone interested in oenology. A French university degree in this field will open many doors not just within the country but elsewhere⁸.



Language requirements

Since French is the language of instruction for 90% of undergraduate programmes in France, applicants need a relatively strong command of the language. Generally speaking, a Dele Dalf B2 rating (intermediate) is sufficient, though for some programmes, students may need to reach the C1 level (advanced level) or pass French language examinations at university⁷.

Budget

The French government announced last year that starting from the 2019-2020 school year, the registration fee for bachelor's and master's degree programmes would be EUR2,770 and 3,770 respectively. With free tuition, however, studying in France is still a more affordable option than other mainstream destinations such as the US, Canada, the UK and Australia. For private universities, tuitions range from EUR3,000 to EUR20,000 a year. As for expenses, living in Paris costs EUR1,250 to EUR1,400 a month⁹, while for other cities such as Bordeaux, Lyon and Toulouse, a monthly budget of EUR850 to EUR1,000⁹ should suffice.



Private universities
in France

Annual tuition approx.
**EUR3,000 to
EUR20,000**

Finland

Higher education in Finland are offered through two kinds of institutions. There are the traditional integrated universities offering music, drama, fine art, business and other programmes. And then there are the universities of applied sciences that evolved from the technical colleges in the 1990s. These universities of applied sciences tend to focus on regional development, and incorporate on-job training in all their degree programmes¹⁰.

Advantages of studying in Finland

Finland is no.1 on the United Nations' World Happiness Index¹¹. The locals are very friendly to foreigners, and education is organised around the principle of happy learning. The Finns don't believe in rote learning and elitist education; instead, they embrace educational equality and a harmonious school culture. If you want your children to study in a low-pressure environment, Finland may well be an ideal destination¹².

Language requirements¹³

The universities and colleges in Finland offer over 400 bachelor's and master's degree programmes with English as the medium of instruction. Foreign students wishing to enrol in programmes taught in Finnish or Swedish are required to be fluent in those languages. Of course, strong language skills always lead to more options, academically or otherwise.

Budget

Although Finland offers universal free education, starting from August 2017, students from outside the EU or European Economic Area who enrol in English-medium bachelor's or master's degree programmes will be required to pay tuition fees, which, at EUR4,000 to EUR18,000 per year, are still lower than those in the UK, US, Australia and Canada. For PhD programmes and bachelor's and master's degree programmes taught in

Finnish or Swedish, tuition is free. Foreign students can expect living expenses of EUR700 to EUR900 per month, depending on location and lifestyle. On a related note, university students in Finland have the option to pay a student union fee of EUR80 to EUR100. This entitles holders of student cards to discounts at student cafeterias and on public transports^{12,14}.

Finland's neighbour, Norway, has even opened the door to free higher education for foreign students, making it another Scandinavian destination to consider.



English-medium
programmes

Finland

Lower tuitions
than other study
destinations

6. Study International: Which country is home to the largest international student population?
7. EF: Post-secondary education in France
8. Study in France: Other Popular Courses in France
9. Study.eu: Tuition fees in France: Everything you need to know
10. Hong Kong Overseas Studies Centre: Post-secondary education in Finland

11. Hong Kong Economic Journal: World Happiness Index 2020 published – Finland No.1, Hong Kong in 78th place
12. TOPick: Free university education in Finland, a former student's first-hand experience
13. Study in Finland: Study programmes
14. Study in Finland: Fees and Costs

Overseas study – the variables

The visa regulations of different countries are not set in stone; they might change as a result of new national policies or political agendas, so parents' destinations of choice for their children's overseas education might need to evolve too.

Studying in the UK – plan with flexibility

The UK has always been one of the top destinations for Hong Kong students. The recent introduction of a new policy relaxing visa restrictions has made the country all the more attractive in the eyes of many parents planning their children's overseas education¹. To be better prepared for future policy changes, however, they should familiarise themselves with the local education system.

UK education system²



5-year-olds enter primary school **Year 1-6**



Junior secondary school **Year 7-9**



Senior secondary school **Year 10-11**
GCSE programme



Sixth Form **Year 12-13**
A-Level/
IB Diploma



University **Year 1-3**
bachelor's degree
(except certain programmes
such as medicine)



1. TOPick: [Studying in the UK] Children of BNO holders can attend public schools for free | Higher education expert: public schools' standards vary, choose carefully
2. Schooland: UK and HK education systems compared

Secondary, primary

Public and private schools in the UK³

Public schools in the UK provide free education for students aged 5 to 16. At present, approximately 93% of students attend this kind of government-subsidised schools. They are also called state-funded schools or state schools, while non-subsidised schools are referred to as independent or private schools. Some private schools not receiving government subsidies, however, are also referred to as public schools. These make up a very small and exclusive group of prestigious institutions catering to the country's elites, including two that are well-known to Hong Kong people – Eton College and Harrow School. The former is famed for having among its alumni Prince William, Prince Harry and 19 British prime ministers⁴.

Students who are unable to gain admission to state schools generally enrol in private schools, and tuitions for private day schools range from GBP15,000 to GBP19,000 a year⁵, excluding room and board.

Tuitions at 5 renowned private schools in central London⁶

| School | Tuition (per semester) | |
|---|--|----------|
| The King Alfred School – Golders Green | Year 3 – 6 | GBP6,390 |
| | Upper School | GBP6,686 |
| St Christina's School – Primrose Hill | GBP4,750 | |
| Arnold House School – St John's Wood | GBP6,782 | |
| Kensington Preparatory School – Fulham | GBP5,955 (additional GBP298 for school lunches per semester) | |
| North Bridge House Preparatory School – Regents Park | GBP6,425 (additional GBP360 for school lunches per semester) | |






For more information on British boarding schools, please see Chapter 5 of this booklet.

Universities

There are over 160 universities and colleges in the UK⁷ offering a wide variety of programmes to suit students with different interests and aptitudes. UK universities adopt the UCAS joint recruitment system. Students need only to open an account and submit a personal statement to apply for up to 5 programmes. Admission criteria vary from university to university. Students with less satisfactory open examination results can take a one-year university foundation course, while those who have met entry requirements enter undergraduate programmes.

The UK government does not publish official university rankings. Among the many university rankings released by private organisations, The Guardian's and The Times' are widely considered to be the most authoritative. These rankings are refreshed each year, and provide prospective students with a helpful resource for assessing the merits of different universities in the country. Since there is such a large number of universities, some of which have a particularly strong reputation in certain academic fields, students can focus on the rankings for the faculties they are interested in.

Bachelor's degrees with high job placement rates⁸

| Degree | Percentage of first-year graduates securing employment or undertaking post-graduate studies |
|---|---|
|  Medical & dental | 97.5% |
|  Nursing | 95.2% |
|  Veterinary science | 93.6% |
|  Education | 91.7% |
|  Community healthcare | 91.3% |

Budget

University tuitions in the UK vary by programme. Generally speaking, medical schools are the most expensive, while humanities and business studies are more affordable.

University foundation course

GBP10,000 – 20,000/year⁹

University

GBP11,000 – 40,000/year¹⁰

Living expenses

approx. GBP11,385/year
(Greater London area)⁹

approx. GBP9,135/year
(areas outside London)⁹

3. Ohpama: [Studying in the UK] Equal opportunities for BNO holders | Spotlight on public schools – Mabel Lucy
4. TOPick: UK's Eton College offering summer courses in HK, \$2,400 tuition for leadership training at Prince William's school
5. EDU: [Immigration to the UK] BNO passport holders' eligibility for public schools not yet confirmed. Immigrant parents adopting two-pronged school selection strategy
6. London Governors: The Five Best Private/Independent Primary Schools in Central London

7. British Council: How to choose a university or college
8. Study International: These are the UK's highest paying and most employable degrees
9. Britannia: Projected university tuitions and living expenses
10. British Council: Money and budgeting

Studying in Australia – taking advantage of new, less restrictive policies

The Australian prime minister recently introduced new policies lowering the restrictions on both student and working visas¹, which may well cause a spike in interest in Australia among Hong Kong students. Those who intend to look for employment opportunities in the country after graduation are advised to consider not only their own interests and aptitudes but the outlook for the Australian job market, and acquire qualifications for which there is long-term demand. At present, the specialties with the best employment prospects include nursing, engineering, surveying, physiotherapy and occupational therapy². Doctors, nurses, medical assistants and pharmacists are also in demand, while the country has some of the best veterinary science programmes anywhere³.

Australia's Group of Eight^{4,5}

The Group of Eight is often referred to as the Australian Ivy League. On the QS World University Rankings as well as The Times' annual rankings, the Group of Eight universities all occupy places in the top 150, and are also frontrunners in Australia's domestic rankings.

Australian National University

2020 QS ranking: 29

The Australian National University is renowned in the international academic community for its scientific research and faculty excellence, and is a leader in research among Australian universities. It is often the highest-placed Australian university in the QS World University Rankings.

The University of Melbourne

2020 QS ranking: 38

The University of Melbourne is considered by many to have the best medical school in the Group of Eight. Its medical and education programmes are both in the world's top 10⁶.

The University of Sydney

2020 QS ranking: 42

The architecture at the University of Sydney makes it one of the most beautiful campuses in the world. Its law faculty is Harvard Law School's designated partner in the southern hemisphere.

The University of New South Wales

2020 QS ranking: 43

University of New South Wales graduates are among the most employable in Australia. Its engineering and business schools enjoy a sterling reputation both at home and abroad, while its real estate and construction management programme is also justly famous.

The University of Queensland

2020 QS ranking: 47

A regular in the top 50 in the QS rankings, the University of Queensland is known for its high faculty and research standards. The major investments it makes in academic research have led to the establishment of over 40 research facilities in Queensland. Its academic standards have been rising year after year, and it has more PhD students than any other university.



Monash University

2020 QS ranking: 58

Monash graduates enjoy higher employment rates and higher starting salaries than graduates from other universities. Its faculty and overall education standards have been recognised internationally. In the 2020 QS rankings, Monash University's pharmacology programme occupies the world's no. 2 spot⁷. With major investments in different faculties' research efforts, the university has pushed its teaching and research standards to new heights.

The University of Western Australia

2020 QS ranking: 86

The University of Western Australia boasts the highest graduate employment rate among the universities in the western part of the country. Since western Australia possesses rich energy and mineral reserves, students in the university's mineralogy and energy programmes often get job offers before they graduate.

The University of Adelaide

2020 QS ranking: 106

Adelaide is marked by unique climate and terroir. These natural advantages make the University of Adelaide the ideal home for excellent viticulture and oenology programmes. The university's agricultural research is also characterised by consistently high standards.

1. ABC News: Chinese embassy accuses Australia of violating international law after Hong Kong visa extensions announced
 2. Ohpama: [Beginner's guide to Australian university education] Things to know
 3. EF: Universities in Australia

4. QS World University Rankings
 5. Universities Australia: [Group of Eight] In-depth analysis of schools and faculties
 6. Art of Smart : Top 5 Medical Schools in Australia: for 2020 Revealed
 7. QS World University Rankings: Pharmacy & Pharmacology



Academic requirements for Australia^{2,3}

English proficiency

Generally, students need an IELTS 6.0 or DSE Level 4 or above for university admission. Some of the top universities also have sub-requirements for English standards. For example, the University of Sydney requires a score no lower than 6.0 for any part of the IELTS test.

Academic requirements

Admissibility depends on a student's A-Level, IB or DSE results. For DSE students, a 3 or above is required for 5 subjects, for an overall score of 15 or above, subject to the specific admission criteria of different constituent colleges and faculties.

Costs⁸

English language courses

AUD270 – 660/week

Secondary school

AUD13,000 – 83,000/year
(including room and board)

University foundation courses

AUD18,000 – 50,000/year

Certificate/diploma courses

AUD12,400 – 43,200/year

8. aec Education Consultancy: University tuitions and living expenses in Australia

Paving the way for your children

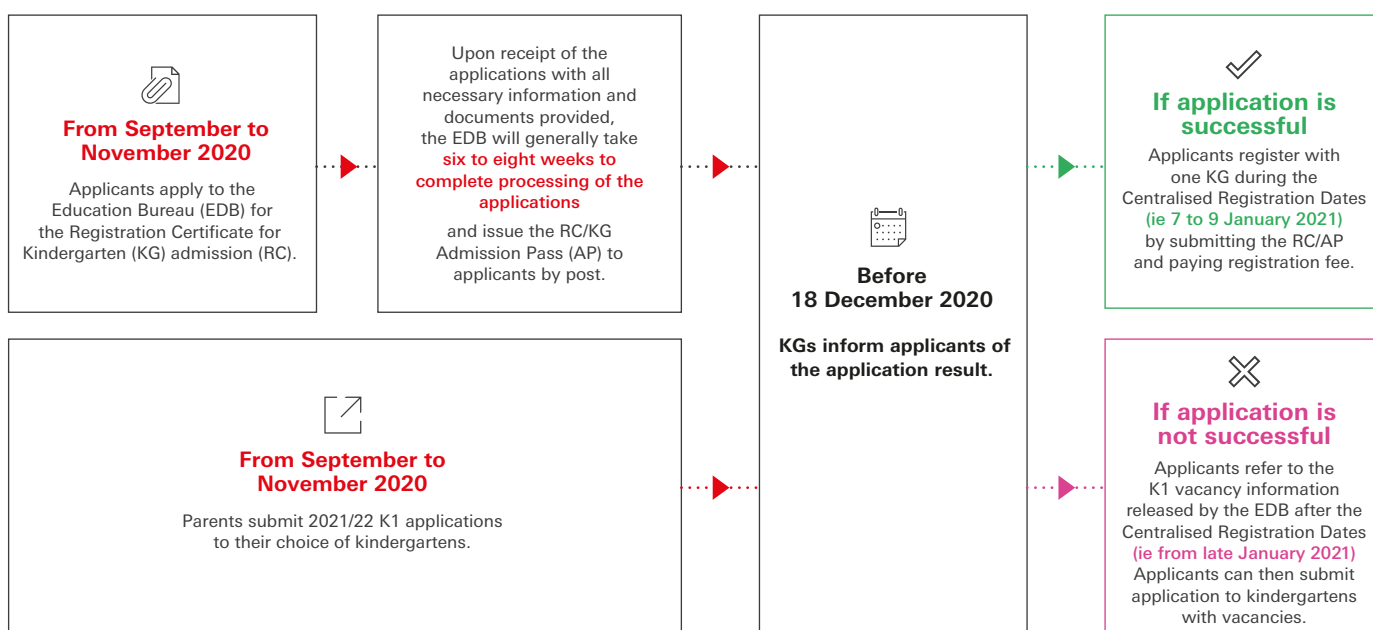
From kindergarten, primary school, secondary school to university, each student spends close to 19 years at school, acquiring knowledge, developing character and personality, exploring different interests, all of which could have a lifelong impact. In an age when the world is rapidly changing, parents are especially keen to ensure their children are adequately equipped for the future. That's why choosing a school is always a major project, and parents will spare no effort in identifying and securing the best possible option for their children.

Kindergartens

There are two kinds of kindergartens in Hong Kong: nonprofits and private schools. Among them, 755 nonprofit kindergartens have joined the government's Kindergarten Education Scheme¹. Parents who want to enrol their children in a kindergarten in the scheme should take time to learn about the standardised admission arrangements. When evaluating a kindergarten's suitability, they should be mindful of the education method it uses — for example, whether it practices any of the traditional and non-traditional methods previously covered — and the environment it offers and more. It's a good idea to join a school's open day for a tour of the classrooms and facilities, so that parents will have a better understanding of the resources available, and their children can experience the school's atmosphere for themselves.



2021/22 Kindergarten Education Scheme admission arrangements flowchart²



1. TOPick: 90% of full-day kindergartens in free childhood education scheme still charge parents tuitions

2. Admission Arrangements for Nursery (K1) Classes in Kindergartens for the 2021/22 School Year

Primary schools

Primary schools in Hong Kong are divided into 4 categories: government schools, aided schools, direct subsidy scheme schools and private schools³

| | Government schools | Aided schools | Direct subsidy scheme schools | Private primary schools |
|------------|--|--|--|---|
| Definition | Established by the government and managed directly by the Education Bureau. | Aided schools are established by educational organisations, which are typically religious or charitable entities. The schools are government-approved and managed by school boards appointed by the educational organisations. | Overseen by incorporated school management committees or school boards, these schools receive a government subsidy calculated based on the number of qualifying students they have. | Opened by private educational organisations and managed by individual school boards with no government grants. |
| Curriculum | Core subjects as specified by the Education Bureau, including Chinese Language, English Language, Math, General Knowledge, etc., plus special courses designed to meet individual schools' requirements. | Basically identical to the curriculum offered by government schools. | Like government and aided schools, direct subsidy scheme schools offer curricula for local students, but enjoy greater flexibility in designing course contents, determining the language of instruction and allocating resources. | Like direct subsidy scheme schools, private schools enjoy a high degree of autonomy in curriculum design. For compatibility with international schools and overseas programmes, for example, schools can offer international diploma courses and even EQ training to support students' all-round development. |
| Admission | All new students are assigned schools through the government's Primary One allocation process, which includes Discretionary Places Admission and Central Allocation. | Same as government schools; new students are placed through the government's Primary One allocation, including Discretionary Places Admission and Central Allocation. | Students do not have to live within the same school net to apply for admission. Each school can set its own admission dates and interview and other criteria, but cannot hold written exams. | A private school has total autonomy in every aspect of the admission process, including recruitment areas, interview dates and formats, etc. But in compliance with the Education Bureau's guidelines, no written exams are held. |
| Tuition | No | | Yes | |

3. myschool.hk: Government, aided, direct subsidy scheme and private schools: the differences

2021/2022 School Year Primary One Admission Process¹

The application procedures and dates for government, aided, direct subsidy scheme and private schools are different. For parents wishing to apply for admission for their children, a thorough understanding of the process is strongly advised.



Direct subsidy scheme/private primary schools

2020/03

March to October, 2020 – Direct subsidy scheme/private schools open for primary one admission applications.



Aided/government schools

2020/09

Primary One Discretionary Places open for application.

2020/11

Late November, 2020 – Schools to announce results of Discretionary Places Admission; admitted students can register (students whose applications are unsuccessful can register for Central Allocation).

2021/01

Late January, 2021 – Students to make school selections for Central Allocation.

2021/06

Early June, 2021 – Announcement of Central Allocation results; students not satisfied with the allocation results can seek admission opportunities at their preferred schools.



1. SCHOOLAND.HK: Primary One Central Allocation

Secondary schools

The same 4 categories apply to secondary schools in Hong Kong: aided schools, government schools, direct subsidy scheme schools and private schools. To enter the schools of their choice, students need to do well in their internal examinations in the second semester of Primary 5 and during the Primary 6 school year, because internal examination results will affect the allocation group they are assigned to for Central Allocation and their competitiveness in the Discretionary Places allocation.

Allocation for secondary schools^{2,3,4}

Phase 1 Discretionary Places Admission

January

Students should gather information on the admission criteria of their schools of choice, then select 2 secondary schools for their Discretionary Places Admission application.

March

The schools may arrange interviews with applicants. Admitted students will be notified in late March. Students who fail to gain admission at this stage will need to apply for Central Allocation in phase 2.

Phase 2 Central Allocation

April

Parents are required to fill in both Section A and Section B of the Central Allocation school selection form obtained from the school their children are attending and return it to the school in early May. For Section A, students can fill in any 3 schools of their choice in any school net. For Section B, students can choose up to 30 schools in their own school nets. Note that students' selections in Section A will be given priority during computer allocation.

July

Results of the secondary school Central Allocation are announced. Students who are satisfied with the results can register at the school they have been assigned. If the results are not satisfactory, students can look for admission opportunities at other schools on their own.

Other than government/subsidy schools, parents can also enrol their children in direct subsidy scheme or private schools. There are at present 60 direct subsidy scheme schools and a small number of private schools. Among the direct subsidy scheme schools, about 20 will join the Secondary School Places Allocation System, while the other 40 schools will set their own Secondary 1 admission procedures and application dates. These non-participating schools typically accept applications between September and December for the next Secondary 1 school year. Parents should start preparing as early as possible to ensure they don't miss the deadlines.

2. SCHOOLAND.HK: Application schedule for direct subsidy scheme schools (for September 2020 school year)

3. SCHOOLAND.HK: Strategy for choosing secondary schools

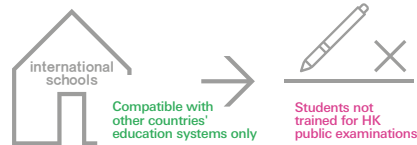
4. TOPick: [Internal examinations for secondary school admission] Secondary 1 Allocation flowchart, new arrangements for 2020, early announcement of Discretionary Places Admission results

International schools

International schools adopt education systems that are different from that of local schools and have student bodies with a significant percentage of foreign students. There are approximately 50 international schools in Hong Kong modelled on different countries' systems or offering IB programmes.

International schools mainly cater to the children of expats living in Hong Kong or students who have immigrated to other countries but have returned to Hong Kong. Most of these schools, however, also welcome local students' applications. In recent years, many parents have chosen to enrol their children in international schools as way to raise their English standards, reduce their schoolwork-related pressure and prepare them for studies abroad. Note that international schools only connect to the systems in other countries and do not nominate students for the open examinations in Hong Kong. If international

school students wish to stay in Hong Kong for their university education, they would need to apply for admission outside of the Joint University Programmes Admissions System (JUPAS) and prepare for competition which will likely be quite intense.



Higher education

There are 21 degree-granting higher education institutions in Hong Kong. Eight of them are subsidised by the University Grants Committee. They are the University of Hong Kong, Chinese University of Hong Kong, Hong Kong University of Science and Technology, City University of Hong Kong, Hong Kong Polytechnic University, Hong Kong Baptist University, Lingnan University and Education University of Hong Kong¹. In the 2020 DSE diploma examinations, there were 18,634 day school students who achieved the minimum university admission standard of "33222" (the grades for the 4 core subjects of Chinese Language, English Language, Math, Liberal Studies plus one elective), making up 42.2% of the entire day school student population. Based on the number of students who met the "33222" requirement, we can see that there were 1.4 students competing for each place at one of the eight subsidised universities².



¹ SCHOOLAND.HK: Overview of higher education in Hong Kong

² Hong Kong 01:DSE results announced: 1.4 students competing for each university place

Tuitions in Hong Kong

Pre-school

| School | Annual tuition (approx.) | No. of years | Total tuition (approx.) |
|--|-----------------------------------|--------------|-----------------------------------|
| Nursery/pre-school (non-profit/private independent) ³ | HKD21,300–177,485 | 1 | HKD21,300–177,485 |
| Kindergarten (non-profit/private independent) ³ | Free tuition to HKD218,911 | 3 | Free tuition to HKD656,733 |

Primary and secondary

| School | Annual tuition (approx.) | No. of years | Total tuition (approx.) |
|---|--------------------------|--------------|-----------------------------|
| Primary schools (direct subsidy scheme/private) ⁴ | HKD7,370–119,350 | 6 | HKD44,220–716,100 |
| Primary schools (international schools) ⁴ | HKD79,200–225,710 | 6 | HKD475,200–1,354,260 |
| Secondary school (direct subsidy scheme/private) ⁴ | HKD700–130,400 | 6 | HKD4,200–782,400 |
| Secondary school (international schools) ⁴ | HKD94,500–266,100 | 6 | HKD567,000–1,596,600 |

University

| School | Annual tuition (approx.) | No. of years | Total tuition (approx.) |
|--|--------------------------------------|--------------|---------------------------|
| University (local university with government grant) ⁵ | HKD42,100 | 4 | HKD168,400 |
| University (local private university/college) ⁵ | HKD26,350–105,930[#] | 4 | HKD105,400–423,720 |

[#] Based on tuitions for 4-year programmes commencing in the 2019/20 school year.

The above tuitions are for reference only. Please enquire with individual schools regarding their most up-to-date tuition fees. In case of discrepancies, the figures provided by individual schools shall prevail. The number of school years reported for each level is based on Hong Kong's regular education system. All information provided is for illustrative purposes only, and does not constitute any suggestions or advice offered to any individual, nor is it intended as a substitute for professional opinion. You should not make any decisions based solely on the information contained herein, and should seek independent professional advice.

3. <Overview of kindergartens and kindergartens/nurseries, 2019/20 school year> and the websites of various organisations and schools.

4. Tuitions for reference in Chapter 6.

5. Overview of tuitions for degree programmes at various tertiary education institutions, Hong Kong Economic Times. These tuitions are applicable to institutions including the Open University of Hong Kong, Hang Seng University of Hong Kong, Hong Kong Shue Yan University, Chu Hai College of Higher Education, Caritas Institute of Higher Education, Tung Wah College, Hong Kong Nang Yan College of Higher Education, Hong Kong College of Technology, Gratia Christian College, Yew Chung College of Early Childhood Education, UOW College Hong Kong, Vocational Training Council - Technological and Higher Education Institute of Hong Kong.

Enrolling in overseas boarding schools

Most parents would welcome the opportunity to send their children overseas to further their studies. As previously mentioned, one of the biggest advantages of studying in one of the non-English-speaking countries is that they provide mostly free university education for foreign students, while the traditional study destinations such as the UK, US, Canada and Australia retain their appeal through such advantages as programme diversity and post-graduation employment opportunities. To prepare children for life on overseas campuses and to ensure compatibility with overseas university programmes, many parents send their children to boarding schools for their secondary education.



Traditional study destinations

UK

Australia

US

Canada

The optimal age for overseas study

There are those who believe that sending children overseas at a younger age will allow them to adapt to life abroad more quickly, learn to be independent and acquire better language skills. However, parents should also be mindful of whether their children are ready for this major transition. Are they psychologically prepared? Do they have the ability to live overseas on their own?

Children who are far away from home may well feel lonely and helpless, which in turn could give rise to feelings of anxiety, depression, etc. If a child is still young and not yet have the maturity to deal with the challenges of living on their own in a new environment, the sudden relocation might create a lot of pressure and affect their psychological development. From puberty onwards, children like to challenge authority as a way to construct a self-image. As they are prone to overstepping boundaries in their teenage rebellion, parental guidance is especially important. Also, immersing themselves



in a foreign language will likely mean that they will lose opportunities to learn their native language, so parents need to carefully weigh the pros and cons.

When choosing a school, it would be best to reconnoitre prospective campuses to gather first-hand information. Attention should be given not only to the hardware and school environment, but the larger community the school is located in. Of course, parents have to consider the suitability of a school, and

whether their children have the ability to cope with various challenges. After all, no two individuals are exactly alike in personality and ability, so it's safe to say that there's no such thing as a "best age" for children to go abroad. Parents have to decide on the right time based on how well-adjusted, independent and prepared their children are.

Things to know about overseas boarding schools

UK

Boys' schools – for gentlemen-to-be

Boarding schools in the UK are divided into boys' schools, girls' schools and co-educational schools. At the boys' schools, the focus is on gentlemanly pursuits and leadership qualities. Harrow School, an elite boys' school with a 500-year history, has nurtured many leading figures in the country's political, literary and scientific establishments, including Winston Churchill, former prime minister; Jawaharlal Nehru, the first prime minister of India; Hussein, the former King of Jordan; Faisal II, the former Iraqi monarch; Lord Byron, one of the giants of the English poetic tradition; archaeologist Sir Arthur Evans; and photography pioneer William Henry Fox Talbot.

Girls' schools – for a lady's upbringing

The priority of the girls' schools is to instil such ladylike qualities in their students as grace, gentility and dignity. One of the prime examples is Badminton School, which stresses the importance of caring for students in order to help them develop strength of character and self-confidence. Notable alumni include former India prime minister Indira Gandhi and Princess Haya bin Hussein of Jordan.

Co-educational schools

Co-educational schools provide a proper setting in which students develop strong social skills through their daily interactions with members of

the opposite sex. Marlborough College, founded in 1843, was originally a boys' school. It was reconstituted as a co-educational school in 1989. Its alumni include Princess Kate of England; Samantha Cameron, wife of former Prime Minister David Cameron; Frances Howell, wife of former Chancellor of the Exchequer George Osborne.

Before choosing a boarding school, parents can consult the report compiled by the Independent Schools Inspectorate on faculty standards, student performance and welfare, school facilities, etc. They need only to enter the school name on www.isi.net to access all the relevant information.

Australia

Schools in Australia are either public or private. Public schools are typically co-educational and do not have an on-campus dormitory. Foreign students are required to stay with host families. Private schools can be co-educational, boys' or girls' schools. Students can opt for living in the school dormitory or with a host family. Private schools' admission criteria, however, are very stringent, requiring applicants to take an entrance examination or attend interviews.

Choosing between public and private schools – knowing the difference

Students should choose schools based on their own needs and personalities. Public schools are attended mainly by local students, providing an environment which will be helpful in improving foreign students' English standards. Private schools are much stricter than public schools, emphasising students' overall development and generally offering higher academic standards than public schools. As a result, students have a better chance of graduating to a top university.

Advantages of living on campus and with a host family

Living in a school dormitory allows students to spend most of their time on campus, facilitating constant interactions with teachers and other students and, in the process, boosting their communication skills and team spirit. Some boarding schools also provide students with guidance on their schoolwork to help strengthen their scholastic aptitudes. Living with a host family, on the other hand, allows students to experience Australian culture first-hand by immersing themselves in the local way of life.

US

According to US regulations, international students at local public high schools can only take courses that don't exceed one year in duration, then transfer to a private high school. Generally, private schools in the US offer better programmes and facilities than public schools. International students applying for admission to a top university can also benefit from the support provided by their schools. That's why many Hong Kong students choose to enrol in private schools directly.

Private schools

Private schools are either boarding schools or non-boarding schools. Since students who live in school dormitories have to follow a daily routine and look after themselves, they learn to become self-disciplined and independent. They also have the opportunity to travel locally or to neighbouring countries by joining tours organised by their schools, a valuable experience that allows them to learn about different cultures and expand their horizons. On the other hand, students who don't

live on campus are required to stay with host families, so they have many opportunities to interact with the locals and learn English more quickly. Some host families' parents will take the students to different activities and social gatherings, so they can mingle with the locals, learn American culture and establish their personal networks, which can be valuable when they are applying for university admission or looking for employment opportunities.

Canada

Canadian high schools are either private boarding schools or public schools. Admission of international students to public schools is determined by district education bureaus under the coordination of provincial education bureaus. Public schools have no dormitories and international students live with host families.

Private boarding schools

Classes at private boarding schools are shorter, and teachers are more liberal in their supervision and classroom management. That's why they are suited to more independent, self-disciplined students who don't shy away from asking questions. Private boarding schools are co-educational, boys' or girls' schools. All three types practice small-class teaching to allow teachers to pace the

lessons according to students' abilities and accommodate students who need more time to keep up. Academically, schools focus equally on students at the top and bottom, so both groups can benefit equally.

Dormitories are overseen by supervisors, who also organise different extracurricular activities to help students develop self-discipline while adjusting to local culture.

Budgeting for overseas boarding schools

| | Average tuition for 2019/20 | Custodian Fees & Accommodations | Additional expenses | Living expenses |
|------------------|--|---|---|---|
| UK | <p>Per semester, 1st Form to 7th Form (3 semesters per school year) approx. GBP7,000 – 14,000 per semester¹</p> <p>approx. GBP21,000 – 42,000 per year¹</p> <p>Miscellaneous expenses approx. GBP3,000 per year¹</p> | <p>Custodian fee GBP780 – 2,600 per year¹</p> <p>Living with host family GBP5,400 – 6,800 per year¹</p> | <p>Swimming pool, sports grounds, library, etc. Free use</p> <p>Activities such as horseback-riding and music lessons require professional instruction GBP200 – 400 per activity per semester¹</p> | <p>Weekly allowance GBP20 – 30 for daily necessities¹</p> <p>Tutorials approx. GBP15 – 45 per session¹</p> <p>School uniforms GBP500 – 1,000¹</p> |
| Australia | <p>Public schools AUD10,000 – 14,000 per year²</p> <p>Private schools AUD16,000 – 30,000 per year²</p> | <p>Custodian fee AUD1,000 – 2,000 per year³</p> <p>Living with host family (meals included) AUD150 – 250 per week⁴</p> <p>Rental accommodation (meals not included) AUD80 – 300 per week⁴</p> <p>Private school accommodation, (meal and laundry services included) AUD9,000 – 12,000 per year⁴</p> <p>University dormitory (meals not included) AUD150 – 300 per week⁴</p> | <p>Medical insurance AUD315 – 369 per year⁴</p> | <p>Living expenses for Sydney, Melbourne AUD15,000 per year⁵</p> <p>Western and south Australia approx. AUD12,000 per year⁵</p> |
| US | <p>High schools USD50,000 – 55,000 per year⁶</p> | <p>High schools with dormitories Tuitions include accommodations⁶</p> <p>High schools without dormitories (living with host family) USD5,000 – 8,000 per year⁷</p> <p>Rental accommodation depending on location USD3,000 – 10,000 per year⁷</p> | <p>Insurance USD800 – 1,000 per year⁷</p> <p>Textbooks USD500 – 1,000 per year⁷</p> | <p>Expenses USD15,000 – 20,000 per year⁶</p> |
| Canada | <p>High schools CAD12,500 – 59,800 per year²</p> | <p>Custodian fee approx. CAD5,000 per year³</p> <p>Private school Tuitions include accommodation</p> <p>Public high schools Tuitions include utilities and meals</p> <p>School dormitory CAD7,000 – 12,000 per year⁴</p> <p>Living with host family CAD9,000 – 12,000 per year⁴</p> | <p>Medical insurance approx. CAD642 per year⁴</p> | <p>Expenses CAD11,000 – 18,000 per year²</p> |

1. British United Education Services website

2. aec Education Consultancy website

3. Dadi Overseas Studies Service Centre website

4. Super Red Education & Training Center website

5. Ohpama.com

6. Hong Kong Overseas Studies Centre website

7. iae-taiwan.net

University tuitions and living expenses for 4 popular overseas study destinations

| | | | | |
|------------------------------|--|--|--|---|
| UK⁸ | Annual tuition GBP8,500 – 20,000 | Annual living expenses GBP9,135 – 11,385 | No. of years required for a degree 3 | Total expenses GBP52,905 – 94,155 |
| Australia⁹ | Annual tuition AUD20,000 – 35,000 | Annual living expenses AUD24,180 – 65,780 | No. of years required for a degree 3 | Total expenses AUD132,540 – 302,340 |
| US | Annual tuition USD17,000 – 50,000¹⁰ | Annual living expenses USD110,000 – 170,000¹¹ | No. of years required for a degree 4 | Total expenses USD508,000 – 880,000 |
| Canada¹² | Annual tuition CAD16,000 – 59,230 | Annual living expenses CAD11,000 – 18,000 | No. of years required for a degree 4 | Total expenses CAD108,000 – 308,920 |



8. AAS Education Consultancy: UK study guide

9. AAS Education Consultancy: Australia study guide

10. AAS Education Consultancy: US study guide

11. EF: How much does it cost to study abroad? - UK, US and Australia

12. aec Education Consultancy - Tuitions and living expenses in Canada

Tuition fees for reference

Tuitions for major HK primary schools

Private schools

| | School | Annual Tuition Fees (HKD) | Year |
|---------------------------------------|---|---------------------------|-------|
| Central & Western District | Kau Yan School | 57,300 | 19/20 |
| | Sacred Heart Canossian School (Private Section) | 45,000 | 19/20 |
| | St. Clare's Primary School | 46,000 | 20/21 |
| | St. Louis School (Primary Section) | 44,000 | 20/21 |
| Wanchai | Raimondi College (Primary Section) | 50,000 | 20/21 |
| | Rosaryhill School (Primary Section) | 46,660 | 19/20 |
| | St. Paul's Convent School (Primary Section) | 55,000 | 19/20 |
| | True Light Middle School of Hong Kong (Primary Section) | 49,970 | 19/20 |
| Eastern District | Kiangsu and Chekiang Primary School | 43,500 | 19/20 |
| Southern District | St. Stephen's College Preparatory School | 89,500 | 19/20 |
| Yau Tsim Mong | Diocesan Girls' Junior School | 70,000 | 19/20 |
| Kowloon City | Alliance Primary School, Kowloon Tong | 56,650 | 19/20 |
| | Creative Primary School | 116,600 – 119,350 | 19/20 |
| | First Assembly of God Primary School | 48,000 | 20/21 |
| | Holy Trinity Primary School | 49,000 | 20/21 |
| | Kowloon Tong School (Primary section) | 57,000 | 20/21 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuition for major HK primary schools

Private schools

| | School | Annual Tuition Fees (HKD) | Year |
|---------------------|--|---------------------------|-------|
| Kowloon City | Kowloon True Light School (Primary section) | 51,400 – 53,940 | 19/20 |
| | Munsang College Primary School | 52,500 | 19/20 |
| | Pooi To Primary School | 43,000 | 19/20 |
| | Pui Ching Primary School | 37,260 – 53,400 | 19/20 |
| | St. Johannes College (Primary section) | 66,000 – 68,000 | 19/20 |
| Sham Shui Po | Chan's Creative School | 57,896 | 19/20 |
| | Delia English Primary School and Kindergarten | 29,500 | 19/20 |
| | Kowloon Rhenish School | 49,800 | 20/21 |
| | St. Francis of Assisi's English Primary School | 46,200 | 19/20 |
| | Tak Nga Primary School | 42,000 | 19/20 |
| | Tsung Tsin Primary School and Kindergarten | 56,560 | 19/20 |
| Wong Tai Sin | Good Hope Primary School cum Kindergarten | 43,400 – 44,500 | 19/20 |
| | Our Lady's Primary School | 37,000 | 19/20 |
| Kwun Tong | St. Joseph's Anglo-Chinese Primary School | 43,000 | 19/20 |
| Yuen Long | Gigamind English Primary School | 98,230 | 20/21 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuitions for major HK primary schools

Direct subsidy scheme schools

| | School | Annual Tuition Fees (HKD) | Year |
|--------------------------|--|---------------------------|-------|
| Eastern District | HKUGA Primary School | 31,160 | 19/20 |
| | Hon Wah College (Primary School) | 17,640 | 20/21 |
| Southern District | St. Paul's Co-educational College Primary School | 63,000 | 19/20 |
| | St. Paul's College Primary School | 30,000 | 20/21 |
| Yau Tsim Mong | PLK Camoes Tan Siu Lin Primary School | 19,800 | 19/20 |
| Kowloon City | Diocesan Boys' School Primary Division | 43,930 | 19/20 |
| | PLK Lam Man Chan English Primary School | 14,140 | 20/21 |
| Sham Shui Po | Lingnan University Alumni Association (Hong Kong) Primary School | 16,960 | 19/20 |
| | St. Margaret's Co-educational English Secondary and Primary School | 47,350 – 53,520 | 19/20 |
| | Ying Wa Primary School | 18,000 | 19/20 |
| Kwun Tong | Fukien Secondary School Affiliated School | 31,200 | 19/20 |
| Kwai Ching | Delia (Man Kiu) English Primary School | 7,370 | 19/20 |
| Tuen Mun | PLK HKTA Yuen Yuen Primary School | 13,150 | 20/21 |
| Shatin | HKBU Affiliated School Wong Kam Fai Secondary and Primary School | 38,980 | 19/20 |
| | Pui Kiu College | 25,300 | 19/20 |
| Sai Kung | Evangel College | 21,300 | 19/20 |
| | G.T. (Ellen Yeung) College | 34,100 – 38,280 | 19/20 |
| | PLK Luk Hing Too Primary School | 13,000 | 20/21 |
| | HKCCCU Logos Academy | 28,600 | 20/21 |
| Yuen Long | ELCHK Lutheran Academy | 52,080 – 74,060 | 19/20 |
| | W F Joseph Lee Primary School | 16,000 | 19/20 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuition for major HK secondary schools

Direct subsidy scheme schools

| | School | Annual Tuition Fees (HKD) | Year |
|---------------------------------------|---|---|-------|
| Central & Western District | St. Paul's Co-educational College | 64,500 (secondary school) 96,500 (IBDP) | 19/20 |
| | St. Paul's College | 40,400 | 19/20 |
| Wanchai | St. Paul's Convent School | 25,000 – 27,500 | 19/20 |
| | Confucius Hall Secondary School | 5,030 | 20/21 |
| Southern District | HKUGA College | 39,326 – 44,944 | 20/21 |
| | St. Stephen's College | 72,000 | 19/20 |
| Eastern District | The Chinese Foundation Secondary School | 16,500 – 22,000 | 19/20 |
| | Hon Wah College | 18,900 | 19/20 |
| | Kiangsu-Chekiang College | 7,320 | 20/21 |
| | Pui Kiu Middle School | 8,900 – 13,440 | 19/20 |
| Yau Tsim Mong | Diocesan Girls' School | 38,000 | 20/21 |
| | HKMA David Li Kwok Po College | 34,490 – 35,856 | 20/21 |
| | Kowloon Sam Yuk Secondary School | 2,640 | 20/21 |
| Kowloon City | Diocesan Boys' School | 50,000 (secondary school) 102,000 (IBDP) | 20/21 |
| | Heep Yunn School | 33,920 – 35,955 | 19/20 |
| | HKICC Lee Shau Kee School of Creativity | 27,600 | 20/21 |
| | PLK Ngan Po Ling College | 34,700 – 95,000 | 20/21 |
| | Scientia Secondary School | 5,166 – 12,730 | 20/21 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuitions for major HK secondary schools

Direct subsidy scheme schools

| | School | Annual Tuition Fees (HKD) | Year |
|---------------------|--|---|-------|
| Sham Shui Po | Chan Shu Kui Memorial School | 700 – 6,000 | 19/20 |
| | China Holiness College | 3,960 – 9,800 | 20/21 |
| | Delia Memorial School (Broadway) | No school fee required (S1–S3) 3,000 (S4–S6) | 20/21 |
| | Delia Memorial School (Glee Path) | No school fee required (S1–S3) 3,000 (S4–S6) | 20/21 |
| | Ying Wa College | 22,288 | 20/21 |
| | Heung To Middle School | 5,810 – 10,260 | 20/21 |
| | St. Margaret's Co-educational English Secondary and Primary School | 42,721 – 44,800 | 20/21 |
| | Wai Kiu College | 3,000 – 3,200 | 20/21 |
| | Tsung Tsin Christian Academy | 36,800 – 37,300 | 19/20 |
| Wong Tai Sin | Good Hope School | 35,000 – 45,000 | 20/21 |
| Kwun Tong | Delia Memorial School (Hip Wo) | No school fee required (S1–S3) 3,000 (S4–S6) | 20/21 |
| | Delia Memorial School (Hip Wo No.2 College) | No school fee required (S1–S3) 3,000 (S4–S6) | 20/21 |
| | ECF Saint Too Canaan College | 23,200 – 24,600 | 20/21 |
| | Fukien Secondary School | 20,280 – 22,200 | 20/21 |
| | Mu Kuang English School | 2,000 – 3,000 | 19/20 |
| | United Christian College (Kowloon East) | 27,000 – 28,000 | 20/21 |
| Sai Kung | Creative Secondary School | 83,210 – 130,400 | 20/21 |
| | Evangel College | 25,700 | 20/21 |
| | G.T. (Ellen Yeung) College | 38,280 – 42,690 | 19/20 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuition for major HK secondary schools

Direct subsidy scheme schools

| | School | Annual Tuition Fees (HKD) | Year |
|-------------------------|--|---------------------------|-------|
| Sai Kung | Heung To Secondary School (Tseung Kwan O) | 6,580 – 10,910 | 20/21 |
| | HKCCCU Logos Academy | 28,600 – 83,680 | 19/20 |
| | PLK Laws Foundation College | 19,000 – 23,000 | 19/20 |
| | Qualified College | 9,600 | 20/21 |
| Shatin | HKBU Affiliated School Wong Kam Fai Secondary and Primary School | 38,980 | 20/21 |
| | Pui Kiu College | 27,800 – 35,000 | 19/20 |
| | Stewards Pooi Kei College | 22,000 | 20/21 |
| | Lam Tai Fai College | 28,320 – 36,000 | 20/21 |
| | Tak Sun Secondary School | 22,000 | 20/21 |
| Tai Po | Law Ting Pong Secondary School | 22,000 | 20/21 |
| | Tai Po Sam Yuk Secondary School | 9,800 | 20/21 |
| Yuen Long | HKFYG Lee Shau Kee College | 25,540 – 38,310 | 20/21 |
| | Pak Kau College | 5,100 | 19/20 |
| | Heung To Middle School (Tin Shui Wai) | 5,750 – 7,360 | 20/21 |
| | Chinese YMCA Secondary School | 14,600 | 19/20 |
| | ELCHK Lutheran Academy | 72,280 – 85,020 | 19/20 |
| Outlying Islands | Buddhist Fat Ho Memorial College | 6,000 | 20/21 |
| | YMCA of Hong Kong Christian College | 36,500 – 59,000 | 19/20 |

Source: Education Bureau Primary School Profile and individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuition for HK private independent schools

Kindergarten, primary or secondary school divisions

| | School | Annual Tuition Fees (HKD) | Year |
|---|--|---------------------------|-------|
| Kennedy Town | The ISF Academy | 197,920 – 249,970 | 19/20 |
| Shum Wan | Victoria Shanghai Academy | 139,500 – 201,420 | 19/20 |
| Sham Shui Po | Po Leung Kuk Choi Kai Yau School | 82,500 – 125,972 | 20/21 |
| Kowloon Tong | Yew Chung International School – Secondary Section | 75,790 – 225,870 | 20/21 |
| Wong Tai Sin | International Christian Quality Music Secondary and Primary School | 56,000 – 64,000 | 19/20 |
| Ma On Shan (Kindergarten) Shatin (Primary and secondary section) | International Christian School | 71,400 – 169,900 | 20/21 |
| Ma On Shan | Renaissance College | 124,000 – 167,900 | 19/20 |
| Discovery Bay | Discovery College | 129,700 – 175,400 | 20/21 |

Source: Individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuition fees for major HK international schools

Primary schools

| | School (in alphabetical order) | Annual Tuition Fees (HKD) | Year |
|-----------------------|--------------------------------|---------------------------|-------|
| Kowloon Tong | Beacon Hill School | 98,500 – 115,800 | 20/21 |
| Wanchai | Bradbury School | 98,500 – 115,800 | 20/21 |
| Clearwater Bay | Clearwater Bay School | 98,500 – 115,800 | 20/21 |
| Mid levels | Glenealy School | 98,500 – 115,800 | 20/21 |
| Pok Fu Lam | Kennedy School | 98,500 – 115,800 | 20/21 |
| Ho Man Tin | Kowloon Junior School | 98,500 – 115,800 | 20/21 |
| The Peak | Peak School | 98,500 – 115,800 | 20/21 |
| Braemar Hill | Quarry Bay School | 98,500 – 115,800 | 20/21 |
| Shatin | Sha Tin Junior School | 98,500 – 115,800 | 20/21 |
| Aberdeen | Wycombe Abbey School Hong Kong | 188,000 – 198,000 | 20/21 |

Tuition fees for major HK international schools

Secondary schools

| | School (in alphabetical order) | Annual Tuition Fees (HKD) | Year |
|---------------------|--------------------------------|---------------------------|-------|
| Shek Kip Mei | Concordia International School | 117,500 – 131,700 | 19/20 |
| Shatin | Island School Tai Wai | 133,800 – 140,700 | 20/21 |
| | Island School Sha Tin Wai | 133,800 – 140,700 | 20/21 |
| | Sha Tin College | 133,800 – 140,700 | 20/21 |
| Ho Man Tin | King George V School | 133,800 – 140,700 | 20/21 |
| Aberdeen | South Island School | 133,800 – 140,700 | 20/21 |
| Pok Fu Lam | West Island School | 133,800 – 140,700 | 20/21 |

Source: Individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuitions for major HK international schools

Kindergarten, primary or secondary school divisions

| | School (in alphabetical order) | Annual Tuition Fees (HKD) | Year |
|--|--|---------------------------|-------|
| Kowloon Tong | American International School | 87,000 – 160,200 | 20/21 |
| | Australian International School Hong Kong | 106,900 – 223,100 | 20/21 |
| Aberdeen | Canadian International School of Hong Kong | 115,900 – 205,400 | 20/21 |
| Mid levels (Primary section) Shaukeiwan (Secondary section) | Carmel School of Hong Kong | 103,500 – 195,500 | 19/20 |
| Braemar Hill | Chinese International School | 167,700 – 266,100 | 19/20 |
| Lai King (Nursery - Grade 3) Kowloon City (Grade 4 - 12) | Christian Alliance P.C.Lau Memorial International School | 102,990 – 133,980 | 20/21 |
| Taikoo Shing | Delia School of Canada | 117,150 – 133,130 | 20/21 |
| Discovery Bay | Discovery Bay International School | 113,300 – 185,500 | 20/21 |
| Happy Valley | French International School | 120,956 – 201,085 | 20/21 |
| The Peak, Pok Fu Lam | German Swiss International School | 156,110 – 203,420 | 20/21 |
| Wong Chuk Hang | Han Academy | 198,000 – 218,000 | 20/21 |
| Tuen Mun | Harrow International School Hong Kong | 149,924 – 203,868 | 19/20 |

Source: Individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees

Tuitons for major HK international schools

Kindergarten, primary or secondary school divisions

| | School (in alphabetical order) | Annual Tuition Fees (HKD) | Year |
|--|---|---------------------------|-------|
| Sai Kung | Hong Kong Academy | 149,800 – 231,700 | 20/21 |
| | Hong Kong Adventist Academy | 101,400 – 120,500 | 20/21 |
| Repulse Bay (Primary section) Tai Tam (Secondary section) | Hong Kong International School | 196,200 – 225,950 | 20/21 |
| Happy Valley, Tai Po, North Point | Hong Kong Japanese School | 111,620 | 19/20 |
| Tai Po (Kindergarten and primary section) Sha Tau Kok (Secondary section) | International College Hong Kong | 126,700 – 182,000 | 20/21 |
| Wah Fu (Primary section) Kowloon Bay (Secondary section) | Kellett School | 172,600 – 220,800 | 20/21 |
| North Point | Kiangu & Chekiang Primary School (Nursery, Kindergarten, Primary & International Section) | 69,530 – 112,000 | 19/20 |
| Kowloon Tong | Kingston International School | 102,300 – 155,000 | 19/20 |
| Sai Wan Ho | Korean International School | 83,000 – 117,000 | 19/20 |
| Lantau | Lantau International School | 68,000 – 88,000 | 19/20 |

Source: Individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees

Tuitions for major HK international schools

Kindergarten, primary or secondary school divisions

| | School (in alphabetical order) | Annual Tuition Fees (HKD) | Year |
|---|--|---------------------------|-------|
| Tai Po | Malvern College Hong Kong | 169,600 – 192,920 | 20/21 |
| | Norwegian International School | 66,600 – 107,400 | 20/21 |
| Lam Tin | Nord Anglia International School Hong Kong | 75,000 – 182,000 | 20/21 |
| Tseung Kwan O | Shrewsbury International School | 143,500 – 177,000 | 19/20 |
| Aberdeen | Singapore International School (Hong Kong) | 83,048 – 198,800 | 19/20 |
| Shek Kip Mei | Sear Rogers International School | 79,200 – 107,000 | 20/21 |
| Sheung Wan, Ap Lei Chau, Shaukeiwan, Stanley | The International Montessori School | 121,500 – 176,000 | 20/21 |
| Kowloon Tong | Think International School | 108,000 – 119,000 | 19/20 |
| Yuen Long | United Muslim Association of Hong Kong | 5,800 | 18/19 |

Source: Individual school websites

The above quoted annual tuition fees are for reference only. There may be other expenses, debenture or capital levy payments. Please contact individual schools for their latest fee schemes.

Unless schools have published tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuitions for 10 leading Australian universities

| School (in alphabetical order) | 2021 Annual Tuition Fees |
|---------------------------------------|---------------------------|
| Australian National University | AUD40,320 – 53,928 |
| Monash University | AUD33,160 – 68,000 (2020) |
| The University of Adelaide | AUD35,000 – 80,500 |
| The University of Melbourne | AUD20,240 – 95,648 (2020) |
| The University of Newcastle Australia | AUD27,065 – 70,920 (2020) |
| University of New South Wales | AUD38,160 – 78,480 (2020) |
| The University of Queensland | AUD16,176 – 35,424 |
| The University of Sydney | AUD40,500 – 54,500 |
| The University of Technology Sydney | AUD33,910 – 46,690 |
| The University of Western Australia | AUD31,700 – 38,600 (2020) |

Tuitions for 10 leading Canadian universities

| School (in alphabetical order) | 2020 Annual Tuition Fees |
|--------------------------------|----------------------------|
| McGill University | CAD18,110 – 48,747 (2019) |
| McMaster University | CAD8,261 – 44,542 |
| University of Alberta | CAD27,000 – 89,261 |
| University of British Columbia | CAD39,573 – 51,636 |
| University of Calgary | CAD22,189 – 26,627 (2021) |
| University of Montreal | CAD17,961 – 23,684 |
| University of Toronto | CAD39,560 – 109,300 (2021) |
| University of Waterloo | CAD40,900 – 61,300 |
| University of York | CAD27,528 – 35,419 (2019) |
| Western University | CAD33,526 – 95,747 |

The above quoted tuition fees are for reference only excludes inflation rate. The currency exchange may affect tuition fees, please refer to fee schemes published by individual universities for actual tuition fees. Unless otherwise stated, the fees quoted are applicable to overseas students.

For universities that have yet to publish tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Tuitions for 10 leading UK universities

| School (in alphabetical order) | 2020 Annual Tuition Fees |
|--|--------------------------|
| Imperial College London | GBP27,500 – 44,000 |
| King's College London | GBP19,800 |
| London School of Economics and Political Science | GBP21,570 |
| University of Bristol | GBP20,100 – 38,000 |
| University of Cambridge | GBP21,168 – 55,272 |
| University College London | GBP19,960 – 28,610 |
| University of Edinburgh | GBP19,150 – 32,850 |
| University of Manchester | GBP19,000 – 40,000 |
| University of Oxford | GBP25,740 – 36,065 |
| University of Warwick | GBP20,210 – 25,770 |

Tuitions for 10 leading US universities

| School (in alphabetical order) | 2020 Annual Tuition Fees |
|---------------------------------------|--------------------------|
| California Institute of Technology | USD54,570 |
| Harvard University | USD49,653 |
| Johns Hopkins University | USD51,077 – 55,350 |
| Massachusetts Institute of Technology | USD26,725 |
| Princeton University | USD48,502 |
| Stanford University | USD52,857 |
| University of California, Berkeley | USD44,008 |
| University of Chicago | USD57,642 |
| University of Pennsylvania | USD53,166 |
| Yale University | USD57,700 |

The above quoted tuition fees are for reference only excludes inflation rate. The currency exchange may affect tuition fees, please refer to fee schemes published by individual universities for actual tuition fees. Unless otherwise stated, the fees quoted are applicable to overseas students.

For universities that have yet to publish tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

World university rankings 2020 and average tuitions

| Ranking | School | Country | Annual Tuition Fees (HKD) [#] |
|---------|---------------------------------------|-------------|--|
| 1 | University of Oxford | UK | 257,323 – 360,542 |
| 2 | California Institute of Technology | US | 419,512 |
| 3 | University of Cambridge | UK | 211,617 – 552,554 |
| 4 | Stanford University | US | 406,343 |
| 5 | Massachusetts Institute of Technology | US | 205,451 |
| 6 | Princeton University | US | 372,864 |
| 7 | Harvard University | US | 381,712 |
| 8 | Yale University | US | 443,575 |
| 9 | University of Chicago | US | 443,129 |
| 10 | Imperial College London | UK | 274,918 – 439,868 |
| 11 | University of Pennsylvania | US | 408,719 |
| 12 | Johns Hopkins University | US | 392,660 – 425,509 |
| 13 | University of California, Berkeley | US | 338,316 |
| 13 | ETH Zurich | Switzerland | 12,266 |
| 15 | University College London | UK | 199,540 – 286,014 |
| 16 | Columbia University | US | 250,000 – 469,559 |
| 17 | University of California, Los Angeles | US | 330,513 |
| 18 | University of Toronto | Canada | 229,420 – 633,863 |
| 19 | Cornell University | US | 434,734 |
| 20 | Duke University | US | 465,008 |

[#] Based on HSBC exchange rates (banknotes bank sell price quoted on 26 August).

Source: Times Higher Education World University Rankings 2020 and individual university websites

The above quoted tuition fees are for reference only excludes inflation rate. The currency exchange may affect tuition fees, please refer to fee schemes published by individual universities for actual tuition fees. Unless otherwise stated, the fees quoted are applicable to overseas students.

For universities that have yet to publish tuition fee details for the new school year, all references quoted are based on 2019/20 or 2020/21 school year published tuition fees.

Case study

Start planning your child's education early

Annuity income for overseas education

Mrs. Lee, a 35-year-old accountant, is married with a 1-year-old daughter, Anna. Her monthly household income is approximately HKD170,000. She's worried about the rising costs of a good education, and wants to set aside some savings to fund her daughter's university education in the future.

Her criteria for long-term savings plans:



Growth potential for her savings



Financial protection with flexibility



Protection for her family

Mrs. Lee chooses an annuity plan as her savings and protection solution:

At the end of the accumulation period, the plan will:

- ▶ Provide regular monthly annuity payments (including a guaranteed monthly annuity income)
- ▶ Give her the option to leave the annuity income in the plan, so she can accumulate it while earning interest for higher potential return
- ▶ Deliver a non-guaranteed special bonus for additional potential return
- ▶ If Mrs. Lee unfortunately passes away, the Death Benefit from her policy can be used to pay her daughter's tuition



Assumptions:

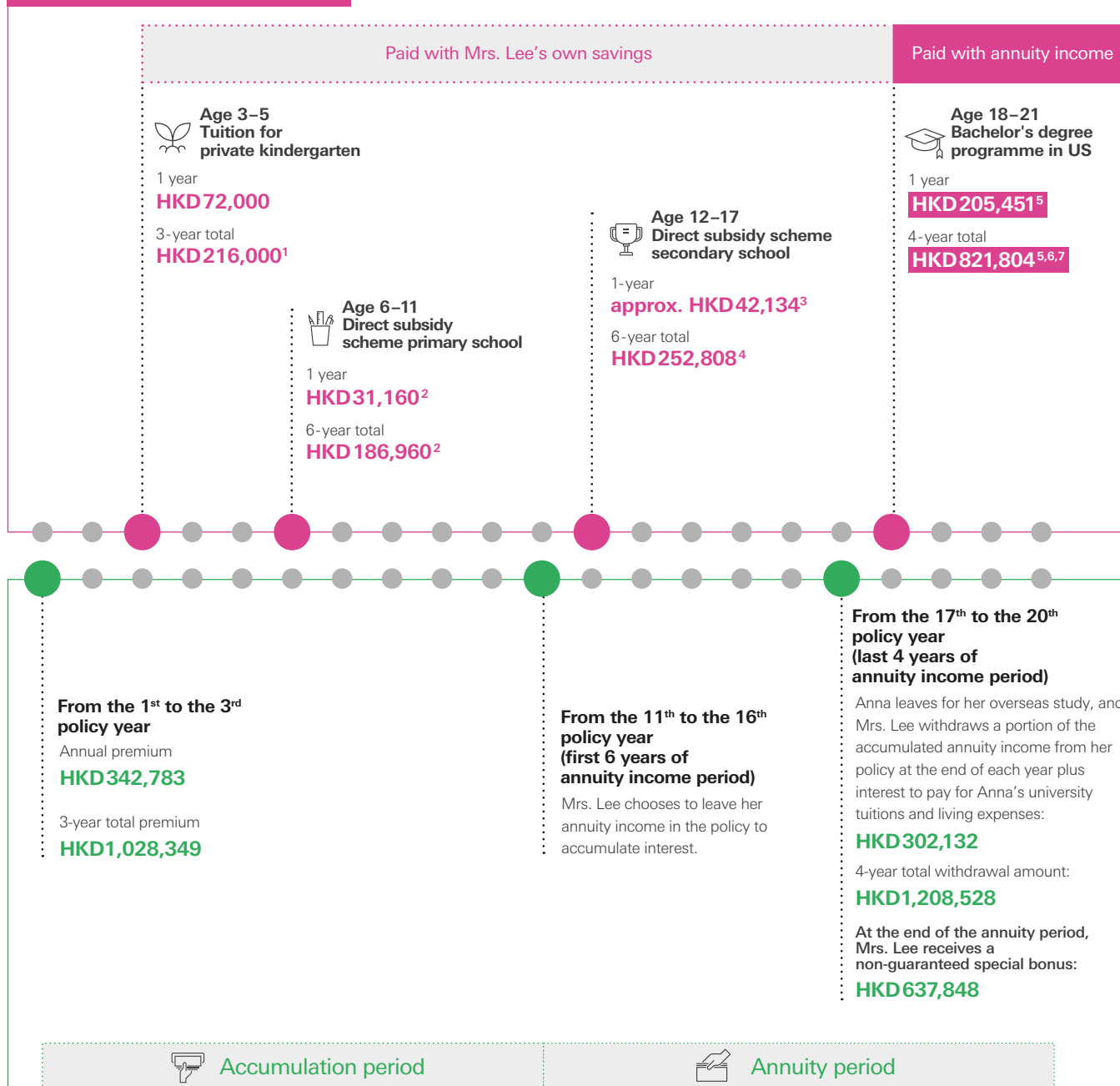
- 1) Annuity Payment option selected: leaving the annuity in the plan to accumulate and earn interest.
- 2) All premiums are paid in full when due during the premium-payment period, and no outstanding debt remains in the policy.
- 3) The annuity payment accumulates at an interest rate of 3.2% p.a.. This interest rate is not guaranteed, and will be adjusted by the Company at its discretion from time to time. The actual interest rate can be higher or lower than the annual interest rate of 3.2%.

The figures shown in the above examples are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures shown in your insurance proposal for details.

- Please note that in the event of the early surrender of the policy, you may get back a lesser amount than the total premiums you have paid for the policy.
- The information shown above is intended as a general summary and is for illustrative purposes only. You should read this material in conjunction with the respective product brochure and illustrations.

Policyholder and life insured: Mrs. Lee (Insured age: 35) **Premium payment period:** 3 years

Projected tuitions for Anna



Annuity plan

Projected total amount payable during policy term:
(Annual withdrawal x 4 years + non-guaranteed special bonus at end of annuity period)

HKD1,846,376
(HKD1,208,528 + HKD637,848)

Equivalent to 180% of total premium paid

1. Learning Habitat Kindergarten
2. HKUGA Primary School
3. HKUGA College. The tuition fee for each form varies slightly. The figure shown here is the average annual tuition fee over 6 school years, without decimal places. Please visit the school's website for details.

4. HKUGA College
5. Based on HSBC exchange rates (banknotes bank sell price quoted on 26 August)
6. Please refer to Chapter 6 of this booklet
7. Massachusetts Institute of Technology



Through a child's eyes – taking on challenges with parents and children

Dr. Charlotte Tang
Clinical psychologist

Dr. Charlotte Tang, whose childhood dream was to be a psychologist, has 15 years of experience in clinical psychology. She received her clinical and internship training in the US, specialising in different aspects of psychotherapy for children and their families. After her return to Hong Kong, she has been helping patients step out from the shadows of depression, fear and anxiety.

Q1. Children have been staying at home because of the pandemic and losing social contact. What suggestions do you have?

Even though many teachers have been producing lively and engaging materials for online learning, social distancing has put most children's social life on hold. One of the things parents can do is arrange 2 to 3 weekly online social gatherings for their kids, with groups of relatives, friends, schoolmates, etc. Before each gathering, they can brainstorm ideas for games together. And during the gathering, they can let their children take turns leading the games, which can be anything from IQ quizzes, board games, chess to storytelling sessions. Designing games is a fun task that can teach children to be patient and help boost their communication and emotional management skills.



Q2. Parents have been confined at home with their children during the pandemic. This could have both positive and negative effects. What are the things they should pay attention to?

Prolonged tension between parents and children could lead to friction. We need to look at the frequency, duration, severity of each episode, and whether the two sides have made up afterwards and reflected on what happened. Parents should understand that children are not always the ones who should apologise. They should talk to their children frankly about the problem and be willing to make changes. This will allow the little ones to develop a stronger sense of security. If the spat involved hurtful words said in the heat of the moment, it could have a negative effect on the child.

If parents are constantly in a tense state, children can experience feelings of anxiety and helplessness, or even panic. However, their worries and fears may not be manifested through open displays of emotion. Instead, the children may become unruly, masking their negative emotions with disruptive behaviour. Parents should understand that the environment is the source of this behaviour and not the kids themselves.

As a parent, you need to listen to your own emotions too. An apt analogy here is boiling water. When the temperature hits 50°C, you should start paying attention. If it goes up to 60°C, then it's time to manage your emotions. Leave the house for a short walk, take a bath, drink some water. Taking a timeout can cool overheated emotions. As long as you care about each other's feelings as a family, you'll generate a lot of positive energy, and the crisis will pass.

On a positive note, the pandemic has created a lot of opportunities for family bonding. Always put your children's interests first. Games are the best learning opportunities for them. Through board games, team competitions, sports, etc., kids can learn to be patient and to manage their emotions, win or lose. Other activities like making handicrafts, baking, rearranging the furniture and doing household chores can also boost their confidence and sense of self-worth.

Q3. How should parents identify their children's talents and potential?

At home, you can observe your child up close, and give appropriate support and encouragement whenever you see signs of talent. If a child has artistic potential, for example, you can provide tools, or some recyclable materials, to help them express their creativity. If they are interested in cooking, then don't get uptight about them making a mess in the kitchen. Supervise them and give them safety tips instead. Children's potential can be limitless. The best thing you can do is stop worrying and give them a free hand.



Q4. Children tend to have "3-minute passions". How do we discover their real interests and choose the right interest classes for them?

I'd suggest that parents don't use "3-minute passion" on their children. An adult client once told me that, because his parents had made similar comments about him when he was young, he had lost confidence in himself at school. Children often give up on things simply because they don't know how to deal with difficulties, so parents should always encourage their children to persist and learn to overcome hurdles.

Q5. How should parents decide on what kind of schools to send their children to, mainstream schools or alternative ones like those adopting the Montessori or Waldorf system?

Children are like sponges. They soak up new knowledge. Whether a traditional education or a more unconventional one is preferred, you should choose a school whose principles you genuinely share. Outside the classroom, you should use the same method to teach your children, so they don't have to deal with conflicting values. If you went to a traditional school yourself and believe in its method, you would be able to teach your kids in the same way with conviction. Conversely, parents who went to school abroad or are receptive to new ideas are more likely to think their kids would thrive in a non-traditional environment, and that's fine too, as long as the school and the parents complement each other.

Q6. Overseas study is a popular topic these days. What are the things to be mindful of when considering when to send your children abroad?

If children are separated from their parents at too early an age, their sense of security may be affected. There might be problems with their self-validation and peer relationships too. Generally, senior secondary school is a better time for sending your kids abroad. By that age, they will have become more independent and have a stronger sense of self. Their ability to make sound judgements about right or wrong will be better-developed too. Of course, every childhood is different, and parents should make sure their children are psychologically ready.

You can determine if it's the right time to send your child overseas based on how independent they are, how well they look after themselves, handle adversity, deal with pressure from school and manage their emotions.

Q7. What suggestions do you have for parents whose children are already studying abroad?

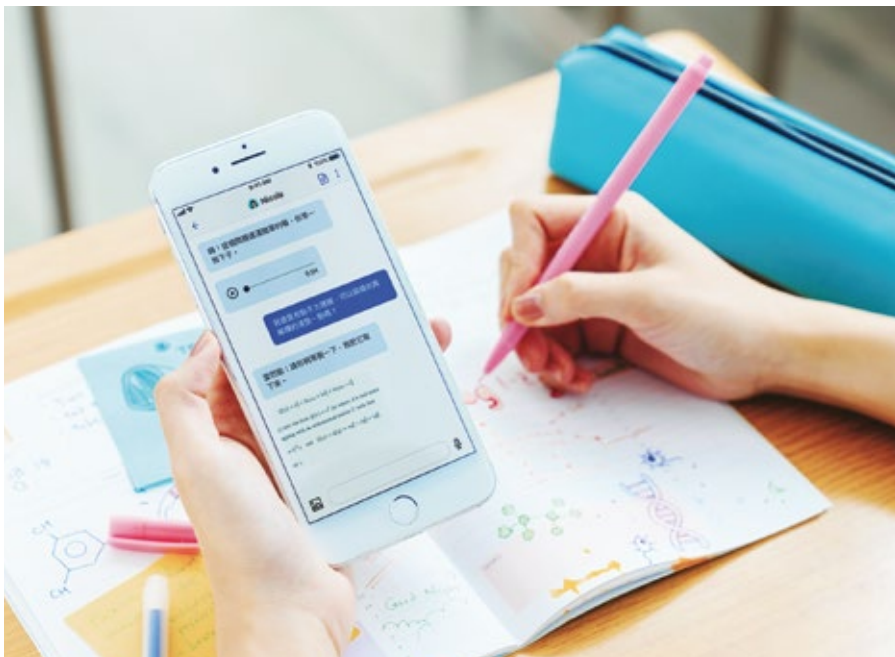
You can show that you care in many different ways – emails, video calls, text messages or even handwritten letters. Learn about their daily lives, friends, the pressure they are facing. Be a good listener and avoid one-way preaching or criticizing. Don't leave things unsaid, tell them you love them and make them understand that opening up to you is safe and won't add to the pressure they are already dealing with. If your children are older, you have to respect their personal space and find ways to communicate with them that would put them at ease.



Finding the answer in students' questions

Timothy Yu
Snapask app founder

Millennial entrepreneur Timothy Yu has injected creativity into the tutorial industry with the introduction of the Snapask app, designed to provide instant access to online tutorial support. Through the app, students having problems with their homework are matched with a certified tutor who provides real-time online guidance. In 5 short years, the app has been extended to 3.5 million students in 8 regions in Asia. Timothy is one of the young entrepreneurs on the Forbes 30 Under 30 list for Asia. He credits his success in building an App Generation education empire to discipline and self-reflection.



Q1. Online learning has become much more important as a result of the pandemic. How should parents and students adjust to this new development?

Students are digital natives, and to an extent, their world is the online world. Whenever they run into problems with their homework, they would just google the answers or download an app that can help them. For them, online learning has become second nature. The parents are the ones who still can't quite get used to the idea. They still tend to associate phones with bad habits. If somebody is holding a phone, they must be playing games, chatting with friends, watching TV dramas, doing everything except learning. So parents need to adjust their mindset and accept this new learning mode. They have to understand that the internet and phones are just tools that enable their children to learn better and faster through different apps and learning platforms. They can even use these tools together with their children, and allocate time for playing and learning.

Q2. How should we choose the right online tutorials?

It's hard to say which ones are good and which ones are not. Everyone has their own ways of learning. What we can say is, with online tutorials, the emphasis is on interaction, how much the tutor can involve the students in the lesson. For example, the tutor can explain a concept, then have a quick Q&A session. This way, they control the pace of the lesson to suit the students in the class and ensure they can keep up. If the instructor cannot inject a strong interactive element into the experience, it'd be like reading books on your own and trying to teach yourself. This might be even less effective than the traditional rote learning that students do at school. At least, in a real classroom, you can see students raising their hands and asking questions. So it's very important to be able to manage a live webcast and handle students' questions with targeted responses. Those are the hallmarks of a good online tutorial.

Also, for traditional classroom tutorials, parents can never be there to keep their children company. But with online lessons, they can just pull up a chair and sit next to their kids. They can preview different channels' course contents together. For Snapask's writing workshops, for example, we provide trial lessons, so parents and children can try it out together and see if it's right for them. That's one of the ways we can win the parents' confidence.

Q3. How has online learning impacted classroom learning?

I used to think that classroom learning was the mainstream and online learning was just a supplementary tool. Now it almost seems it's the other way round.

When the pandemic is finally over, we will have gotten used to learning without having to go to school. A school is no longer a place where students sit in rapt attention, listening and committing everything to memory. If we need to learn 100 concepts, for example, we can pace ourselves, then going to school for group discussions. Only some subjects, like arts and crafts, music, science experiments, physical education and home economics, still require participation in a real school setting. Otherwise, classroom learning and online learning have exchanged roles. What we used to have to learn at school can now be replaced by a lot of materials available on the internet. Students who have questions can just get help through an app. That's why the traditional classroom lesson is gradually becoming a learning aid.

Q4. How should we equip ourselves for a changing world?

Using my own experience as an example, I think we need to have the mentality of a constant problem-solver. We can accumulate a lot of experience by tackling different problems. Before we launched the app, we found that going to school to learn takes a lot of time, incurs a lot of unnecessary expenses, and makes learning inefficient. So we started looking for a solution. And we realised that online learning might be the answer and proceeded to develop a suitable product. That's how we ended up enabling tens of thousands of students to learn more efficiently and effectively. I believe problem-solving ability is trainable, and our daily lives and working lives are the trainers. Whether in the past or in today's fast-changing world, problem-solving ability has always been the key asset we need to equip ourselves with.

And because of competition, we have to be bold enough to innovate and act fast. In this regard, Hong Kong people's flexibility and versatility make it easier for them to stay competitive.

Q5. The 21st century workplace puts a great value on EQ, creativity and communication skills. Do you have any insights to share?

We call 21st century workplace skills "future strengths" Communication, interpersonal skills, the ability to handle complex tasks, these are the qualities that will determine whether we can adjust to life in the future. We will always need to learn the traditional kinds of knowledge, but the online world has freed us from having to learn at the same pace. In the past, education was organised by age; students of the same age learn the same things in the same classroom.

Back then, if we were not in the classroom, we couldn't learn. It's all different now. Young people shouldn't ask anymore, "Is this out of syllabus?" In the online world, nothing is out of syllabus. As long as you have the ability, you can acquire the knowledge you want from the internet. The earlier you can develop those skills, the more competitive you will be.

From my own observations, I think young people are weaker at communication, interpersonal skills and self-expression. Because of their phones and the internet, they don't get enough opportunities for face-to-face and group communication. But it's a simple problem. If you can find the right media and channels, you can learn.

Q6. You know all about the pressure Hong Kong students are under because of their homework. Do you have any suggestions for them?

Hong Kong can be a pressure-cooker for students. There are many ways to de-stress, like playing video games, watching movies on Netflix. But students have to look after their mental and psychological health too. Meditating and talking to friends outside their circles can be very helpful.

Discipline and self-reflection are always important. No matter how difficult something is, as long as we keep at it, everything will become simple. So discipline is indispensable. And self-reflection is the first step towards making continuous progress. We all have new goals and resolutions every year, but they are usually forgotten in a few weeks. So I set goals for myself every year, every quarter, every month, even every day. I maintain short-term, medium-term and long-term goals. So I have to keep reflecting on myself in order to always improve and progress.







Summary

Bringing up a child is a long journey. While there is no substitute for love and care, you also need sufficient financial resources to ensure a good education for your children. As you're planning to give them a great future in a changing world, however, don't forget what you've always wanted for them more than anything else – a happy childhood and a great life. So give them your blessings, encourage them to go wherever their passions take them, and let them shine. After all, when you're about to take on the world, happiness is pursuing your dreams, and knowing you are loved.

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