

Meeting individual learning needs
Unleashing children's full potential



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Foreword

“Ten years to grow a tree, a hundred years to nurture a person.” No one understands the wisdom of this proverb better than those who have children to raise. Parenting requires a major commitment not only in terms of money but time and effort. At the same time, every child is like a unique acorn. Much attention should be paid to their personality if they are to be nurtured into a mighty oak tree.

To an extent, personality is nature, and cannot be changed easily. That’s why they say what we are at 3 is what we will be at 80. One of the key goals of parenting is thus to determine the optimal strategy for raising children based on their unique personality traits. This will help them understand their own strengths and weaknesses, and find the best way forward. This booklet includes useful information to help you understand your child’s personality and bring out their full potential.

Meanwhile, the use of AI has become so widespread in recent years that educators are also adopting the technology to help enhance the learning experience. What are the things you should be mindful of in that regard? We have prepared a summary for your reference.

At a time when competition for admission to Hong Kong universities is heating up and tuition fees are rising, sending your child overseas to continue their education has become an important alternative. We have collected a wealth of information on local and international study options, wealth management, protection solutions and more to help you plan the great journey your child deserves.

Chapter 1

Tailoring teaching methods to student personalities

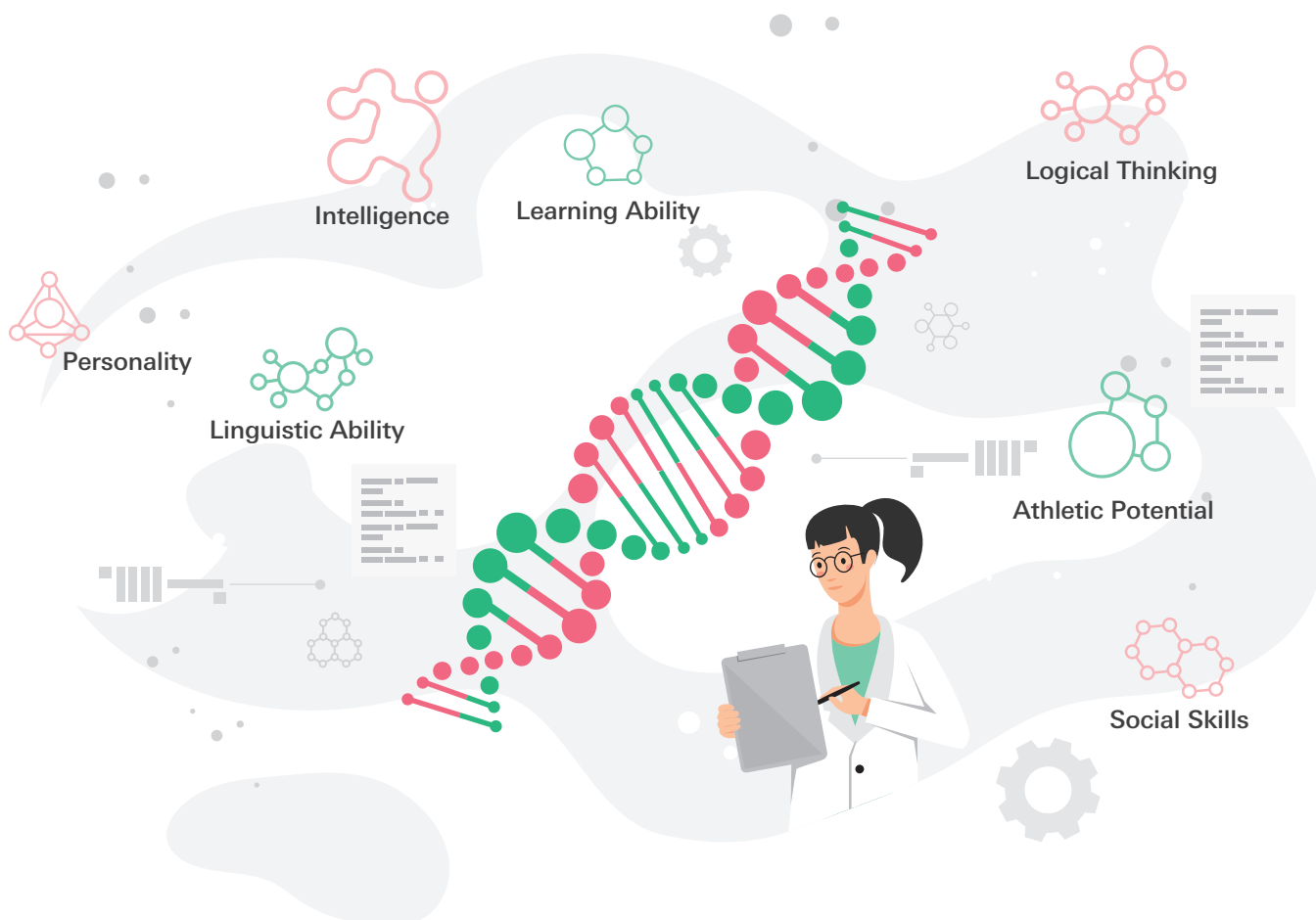
From the moment they were born, each child is a unique individual, with a personality that is as distinct and endearing as anyone else's. Understanding your child's personality is the first step towards designing a learning environment based on their needs, one that will deliver results and help you communicate with them effectively.

DNA reveals personality and ability

The consensus among the paediatric community is that a child's personality, intelligence, etc., have both a genetic and an environmental basis. As for whether the father's or the mother's DNA has a larger influence on the child's genetic makeup, the answer can only be an inexact estimate, since each chromosome carries a complex genetic code on which there is as yet insufficient data.

DNA testing

For parents who want to ascertain their kids' talents and potential, arranging a DNA test can be an option. Assessment can include the metrics below and extend to dozens more, at a cost of HKD4,500 to HKD69,800¹.

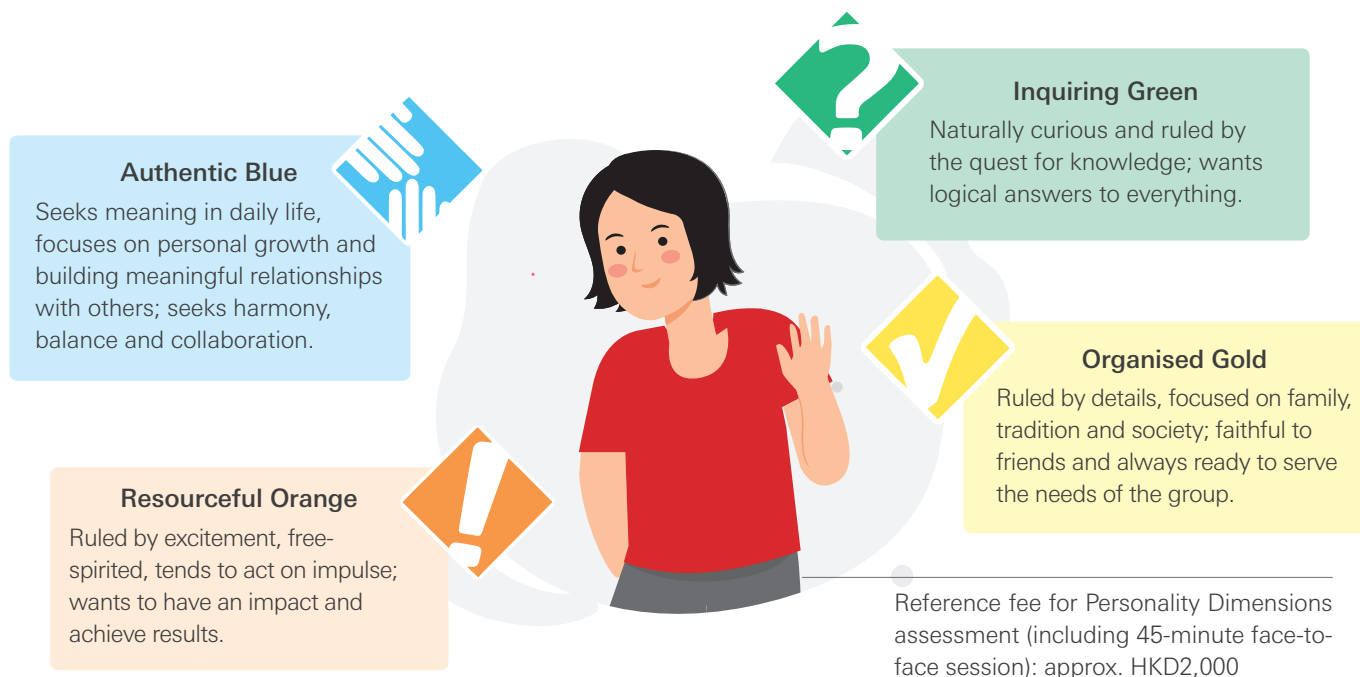


1. ESDlife: Child Genetic Testing.

Child personalities – an expert perspective

In Hong Kong, there is no shortage of educational or mental health organisations that offer child personality and aptitude assessments to help parents determine their children's learning needs.

Personality Dimensions is an integrated personality assessment tool developed by a team of experts in Canada. Through a combination of activities and expert assessments, the system can construct a child's profile in terms of unique aptitudes, core needs, values and psychological stress points. Personalities are categorised into 4 colours^{2,3}:



Other assessment services at a glance⁴

Early School Personality Questionnaire (ESPQ)

Key features: Designed to measure primary personality traits in children aged 6 to 8, e.g. emotional stability, self-concept level, excitability and apprehension.

Reference fee: approx. HKD500

Children's Personality Questionnaire (CPQ)

Key features: Measures 14 primary personality traits in pre-adolescent children aged 8 to 12, including emotional stability, self-concept level, excitability, apprehension, creativity and adaptability.

Reference fee: approx. HKD500

Wechsler Intelligence Scale for Children (WISC)

Key features: Cantonese edition of the assessment and evaluation tool based on the UK's Wechsler Intelligence Scale for Children. Provides a broad assessment of general intellectual ability encompassing three composite scores - Verbal, Performance and Full Scale IQs – tied to different age groups.

Reference fee: approx. HKD8,800

2. Human Empowerment & Achievement Training (HEAT), Caritas Family Service: Caritas Personality Dimensions Programmes.

3. Life Transformer: Personality Dimensions.

4. Connexion Psychological Practice: Psychological assessment.

MBTI: know your children better

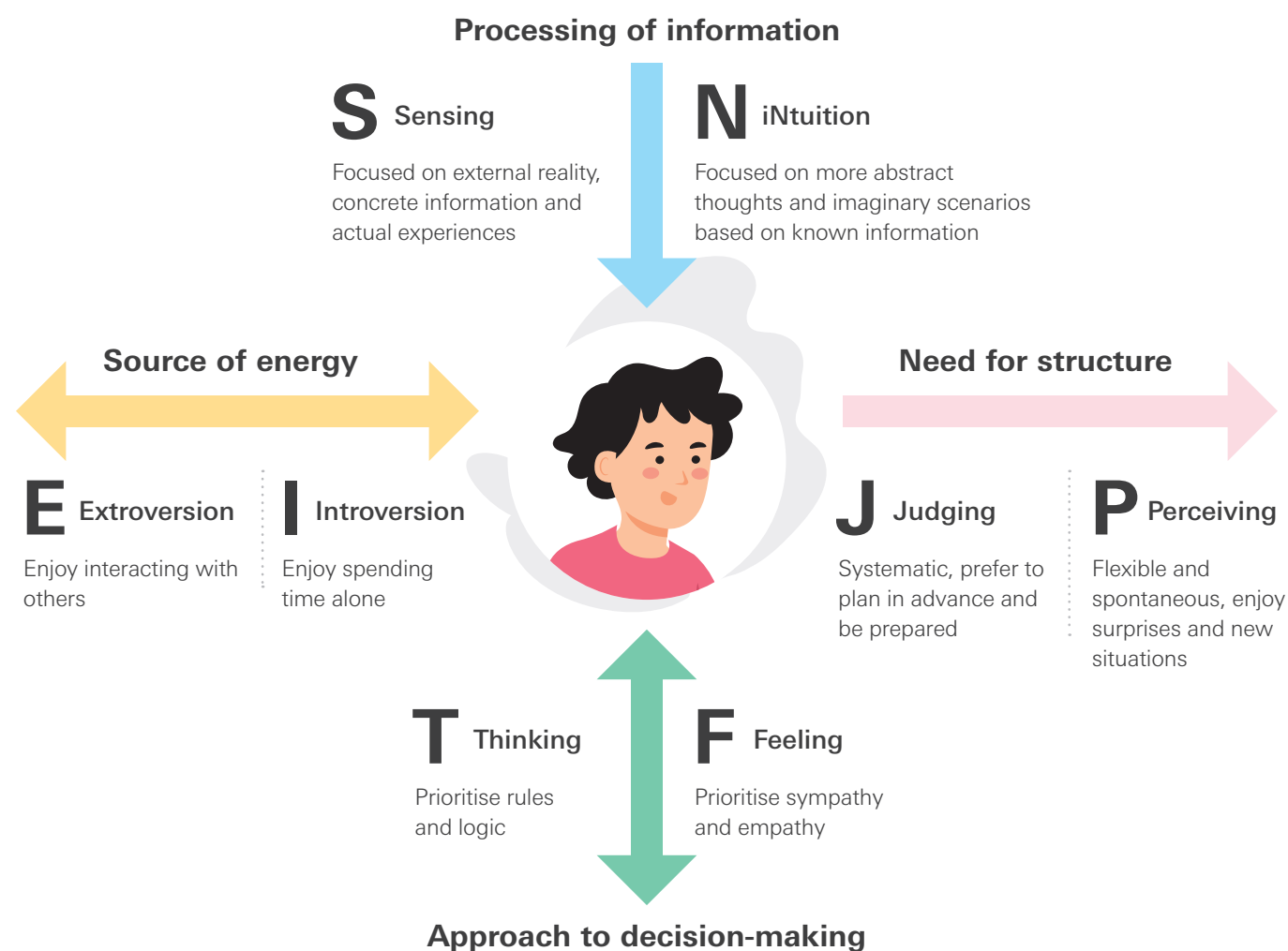
MBTI (Myers-Briggs Type Indicator) has become one of the most popular personality assessment tools in recent years. It groups individuals into 16 personality types, yielding results that can indicate your likely preferences in different areas such as relationships, education and career. With this tool, parents can gain insights into their children's personalities and how they learn best. This will in turn help facilitate communication and strengthen family bonds.

Since the MBTI system is capable of uncovering not only personality traits but leadership and decision-making abilities, many companies use it as a screening tool to identify employees with aptitudes for executive positions, then provide training and promotion opportunities accordingly. Organisations that have adopted MBTI as a tool for cultivating leaders include Fortune 100 companies, universities, government departments of various countries, leading accounting firms and hotel chains¹.

Overview of the 16 MBTI personality types²

MBTI is designed to measure 4 personality dimensions, each of which represents two contrasting tendencies. You can select the tendency in each dimension that best describes you, and assemble your own 4-letter personality identifier:

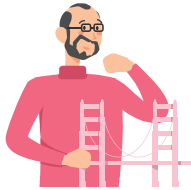
Illustration of MBTI personality types



1. The Myers-Briggs Company: All About the Myers-Briggs (MBTI) Assessment.
 2. The Myers-Briggs Company: Myers-Briggs Type Indicator.

16 personality types in 4 main categories³. Which type are you?

NT group: Analysts



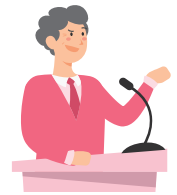
INTJ: Architect



INTP: Logician

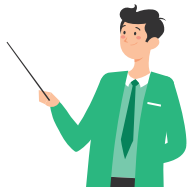


ENTJ: Commander



ENTP: Debater

NF group: Diplomats



INFJ: Advocate



INFP: Mediator



ENFJ: Protagonist



ENFP: Campaigner

SJ group: Sentinels



ISTJ: Logistician



ISFJ: Defender



ESTJ: Executive



ESFJ: Consul

SP group: Explorers



ISTP: Virtuoso



ISFP: Adventurer



ESTP: Entrepreneur



ESFP: Entertainer

Examples:



Leah

13 years old

- Likes to spend time with friends, take part in group activities on campus, and is energised by interacting with others (**E**).
- Prefers to collect information through firsthand experiences. Her favourite place is the science lab (**S**).
- Focuses on rules, prioritises logic before empathy when making moral judgements (**T**).
- Flexible, accepts sudden changes (**P**).

Preliminary analysis: **ESTP personality type**

Bear in mind that this is a very rough estimate. If a test subject feel that their personality is not clearly defined enough after this initial evaluation, they can complete a more detailed assessment online. In addition, psychologists have pointed out that, since most people's personalities are not made up of extreme opposites, a dichotomous approach to categorising personalities may not yield the most accurate results. If you have questions, be sure to seek independent expert opinion.

Know the personality, raise the learning efficacy¹

The effectiveness of your child's preferred learning mode is also tied to MBTI. If, for instance, a student does not have strong communication skills, doing group projects will likely be more difficult. On the other hand, group discussions would be doubly rewarding for someone who is sociable and outgoing.

How to Learn: Dos & Don'ts

INTJ: Architect

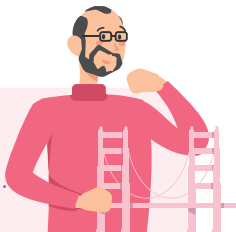
✓ Dos

- Open-minded learning environment
- Challenges convention
- Explores different viewpoints

✗ Don'ts

- Rote learning

Notable people: Tesla and SpaceX CEO Elon Musk²; Academy Award-winning director Christopher Nolan³



INTP: Logician

✓ Dos

- Quiet environment
- Keeps asking question, investigates thoroughly
- Encourages creativity

✗ Don'ts

- Too many team or group activities

Notable people: Physicist Albert Einstein³; English naturalist and biologist Charles Darwin³



NT group: Analysts

Learning focus

- Like analysis as a self-challenge
- Examine the theories and reasons behind
- Pay attention to things outside established frameworks

Optimal learning mode

- Analytically minded
- Problem-solving challenges
- Look for inspiration
- High-intensity and concise

Preferred activities

- Chess and similar games
- Scientific experiments
- Debates

ENTP: Debater

✓ Dos

- Environment that encourages questions and challenges
- Interacts with others for intellectual stimulation

✗ Don'ts

- One-way teaching that lacks innovation

Notable people: American inventor Thomas Edison³; American writer Mark Twain³



ENTJ: Commander

✓ Dos

- Competitive learning environment
- Provides clear learning targets

✗ Don'ts

- Aimless lessons that lack focus

Notable people: Apple founder Steve Jobs²; Hong Kong magnate Li Ka Shing³



1. Dimwood: MBTI Learning.
2. Personality Club: Celebrity personalities.
3. Pdb: Welcome to Pdb – The Personality Database.

INFJ: Advocate

Dos

- Harmonious learning environment
- Clear objectives
- Memorises key points with the help of illustrations

Don'ts

- Rote memorisation, learning by repetition

Notable people: Greek philosopher Plato³; Serbian tennis player Novak Djokovic³



INFP: Mediator

Dos

- Learns in an environment that encourages questions and imagination
- Ensures enough time for thinking and execution

Don'ts

- Excessively fast-paced teaching

Notable people: English playwright William Shakespeare²; English author George Orwell²



NF group: Diplomats

Learning focus

- Like new and interesting information
- Interaction and positive feedback

Optimal learning mode

- Creative and imaginative
- Activities that involve discussion and exchange of ideas
- Motivated by teacher's recognition
- Space for unrestricted innovation

Preferred activities

- Creative writing
- Philosophical discussions
- Reading sci-fi fiction

ENFP: Campaigner

Dos

- Likes different viewpoints and learning in an environment focusing on interaction
- Asks questions and proposes ideas, be creative
- Feels understood and appreciated

Don'ts

- Required to memorise large quantities of details

Notable people: Academy Award-winning actor Robin Williams³; Disney co-founder Walt Disney³



ENFJ: Protagonist

Dos

- Learns in an environment that encourages exchange of ideas
- Draws motivation from interaction
- Sets syllabus and goals

Don'ts

- Spending time discussing details before the direction is set

Notable people: 44th US president Barack Obama²; American actor Morgan Freeman²





ISFJ: Defender



- A respectful, appreciative environment
- Exchanges and applies ideas, discusses with others
- Regular progress with clear learning methods and goals



- Teaching that is disorganized and lacks details

Notable people: Mother Teresa²; American golfer Tiger Woods¹



ESTJ: Executive



- Learning within an organised, challenging framework
- Taking notes to record facts and details
- Clear visual teaching aids



- Teaching method that is abstract, indirect and overly emotive

Notable people: 5th US president James Monroe¹; British celebrity chef Gordon Ramsay²

SJ group: Sentinels

Learning focus

- Practical information and subjects with a human focus
- Caring about and providing service to others
- Like interacting with others and receiving praise

Optimal learning mode

- Provide guidance using examples
- Harmonious, friendly learning environment
- Learning and applying knowledge with trusted individuals
- Need support and encouragement from teachers

Preferred activities

- Cooking
- Volunteer work
- Artistic creation

ISTJ: Logistician



- Learning based on a framework and procedures
- Independent thinking and observation
- Detailed notes and information



- Group discussions and sharing

Notable people: American investment guru Warren Buffett²; Queen Elizabeth II²



ESFJ: Consul



- Harmonious, collaborative environment
- Regular hours for learning and efficient group activities
- Task assignment with clear expectations



- Frequently changed rules, ambiguous instructions

Notable people: American supermodel Tyra Banks²; American pop star Taylor Swift²

1. Personality Club: Celebrity personalities.

2. Pdb: Welcome to Pdb – The Personality Database.

ISFP: Adventurer



✓ Dos

- Harmonious, inclusive atmosphere
- Fun, aesthetically minded, open learning mode
- Thoughtful, objective guidance

✗ Don'ts

- High-pressure learning environment

Notable people: American pop icon Michael Jackson²; Canadian singer Avril Lavigne²

ISTP: Virtuoso



✓ Dos

- Liberal, challenging environment that provides options
- Clear, direct instructions; firsthand experience
- Sufficient time for practice and experimentation

✗ Don'ts

- Formal, overly theoretical lessons

Notable people: Ex-NBA star Michael Jordan²; Jeet Kune Do founder Bruce Lee²

SP group: Explorers

Learning focus

- Factual, practical information
- Logic and theories

Optimal learning mode

- Clear and concise notes
- Planned learning process
- Apply knowledge, participate in activities
- Sufficient time for practice

Preferred activities

- Photography
- Math contests
- Writing computer programmes

ESTP: Entrepreneur



✓ Dos

- Open, energetic, fun and stimulating environment
- Team experiments
- Challenging and competitive

✗ Don'ts

- Dull, repetitive lessons

Notable people: American singer Madonna²; British film director Alfred Hitchcock²

ESFP: Entertainer



✓ Dos

- Flexible learning environment that encourages sharing and exchange
- Use of real-life examples
- Support, encouragement, praise from teachers and fellow students

✗ Don'ts

- Critical, rigid learning environment

Notable people: British celebrity chef Jamie Oliver¹; American tennis player Serena Williams¹

Chapter 2

Targeted teaching for nurturing children's talent

Education is no longer only about the transmission of knowledge. It is also about respecting individuality, uncovering potential, and nurturing the next generation. The idea of targeted teaching may have been around for a long time, but it's easier said than done. It is encouraging, however, that there have been many positive examples of child development tailored to personalities and abilities to inspire achievement in different fields.

Edgar Cheung: from hobby to fencing stardom

Two-time Olympic gold medallist in foil fencing Cheung Ka Long first showed his potential when he started learning the sport at the tender age of 10. His parents were basketball players once and understood that athletic development should start as early as possible. That's why they started nurturing their son's talent at a young age.

When Ka Long was 15, before he became a member of the Hong Kong team, his father started arranging for him to compete on the fencing World Cup circuit, paying for the air tickets, accommodations, and application fees out of his own pocket. He and his wife, knowing full well that their son had a special talent, did not try to force-feed him with a conventional education. Instead, they supported their son's decision to turn pro when he was in Secondary 4 so he could go all in. The rest, as they say, is history.





Bruce Liu: there's more to life than playing the piano

When he was just 24 years old, Bruce Liu beat over 500 other contestants from around the world to win the 18th International Chopin Piano Competition. Some of the credit for this achievement must go to his parents, who recognised their son's talent many years ago but also understood that not everyone thrives under pressure.

That is why Bruce had quite an atypical musical journey. Even though he started learning the piano at a young age, his parents and piano teachers never put him under much pressure. When other musical prodigies were practicing for 8 hours a day, he was putting in just 3 to 4 hours daily. The rest of his time was devoted to other pursuits such as swimming and kart racing. He was not the type to sit for hours. Fortunately, his parents were supportive and never pushed him too hard. As a result, he was playing because he wanted to, and never lost his spark.

Tirion Law: staying committed to the art of ballet

Hong Kong-born ballerina Tirion Law made history when she skipped a rank with her promotion to Principal Dancer of the National Ballet of Canada. She started dancing at the age of 4. Watching ballet performances with her parents, she was captivated by how elegant the dance moves were and fell in love with the art form.

At first, she was learning at community centres. After meeting ballet teacher So Hon Wah in a ballet summer course, she commuted almost daily from her home in Kwai Chung to the ballet school in Fortress Hill for her practice, and then back again. Commuting alone took 3 hours every day. Her parents always picked her up after ballet school and the family enjoyed dinner together at home every night.

Her parents and teacher were impressed by her dance talent, but what they appreciated even more was her perseverance. No matter how tough the lessons became, she never thought of giving up. Their support paid off when Tirion received a scholarship from the New Zealand School of Dance. After becoming a professional dancer, she joined first the Hong Kong Ballet and then the National Ballet of Canada. With her virtuosity, she has won her plenty of international recognition and is destined for even greater things in the future.



Planning early to cultivate children's talent

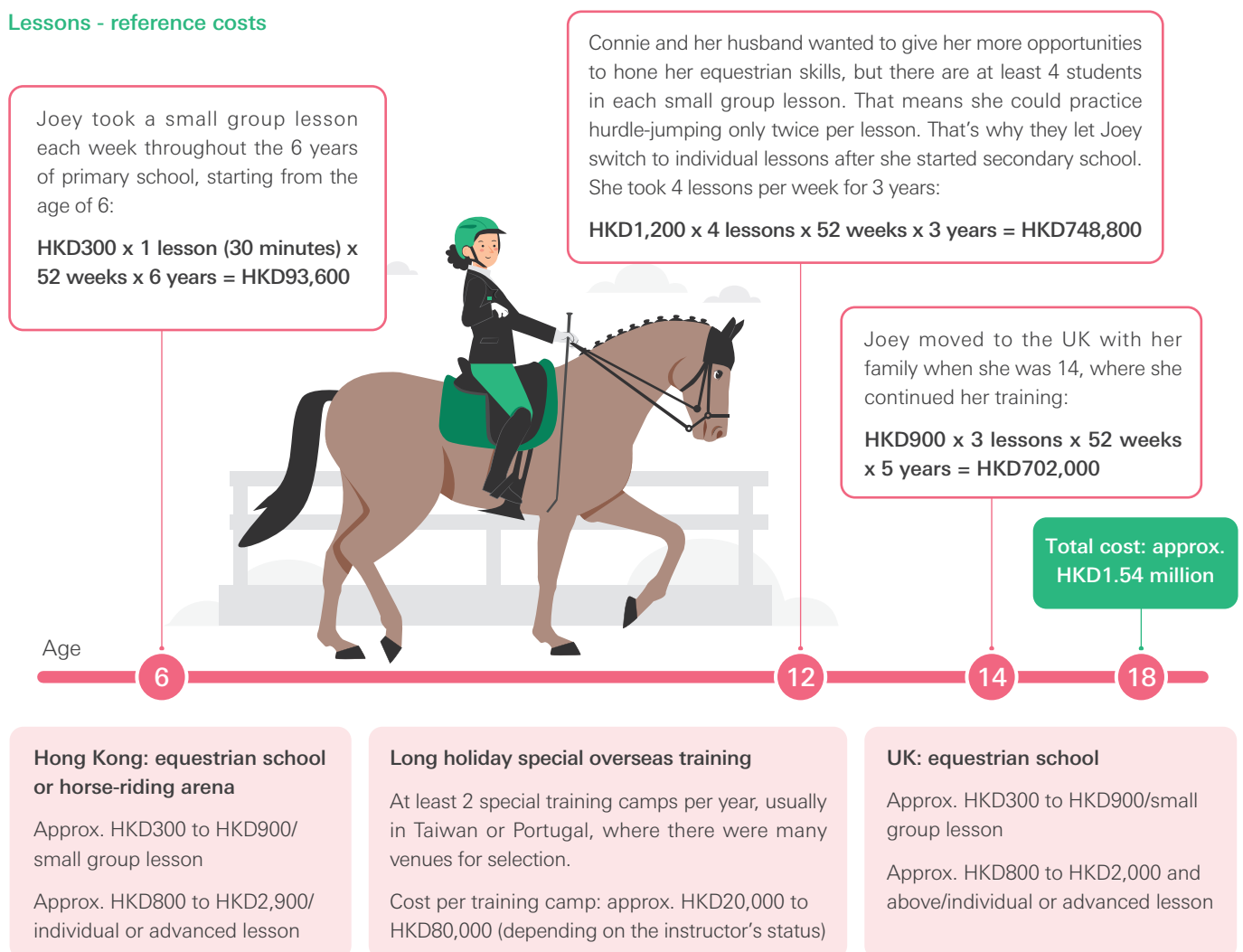
Raising a child takes more than an education fund that covers their journey from kindergarten to university. Parents would no doubt also want to uncover any talent their kid might have outside of academic learning, and prepare them for future success. Whether you prefer all-round development for your kid or focusing on a single talent, the necessary financial commitment would be considerable.

Developing an interest to the full requires long-term efforts, including lessons, examinations, overseas exchange programmes, internships, competitions and more, and it may take 10 years or even longer. How much would it take? The two examples below are presented for your reference.

Example 1: focusing on a single talent

Connie and her husband have an 18-year-old daughter, Joey. Like many Hong Kong parents, they made a point of exposing Joey to various extracurricular activities from an early age. Of all the experiences she had had, Joey's favourite was equestrianism, for which she had shown considerable talent. Her parents therefore decided to focus on her development in this area. Connie and her family moved to the UK several years ago, where her daughter continued to explore the sport.

Lessons - reference costs

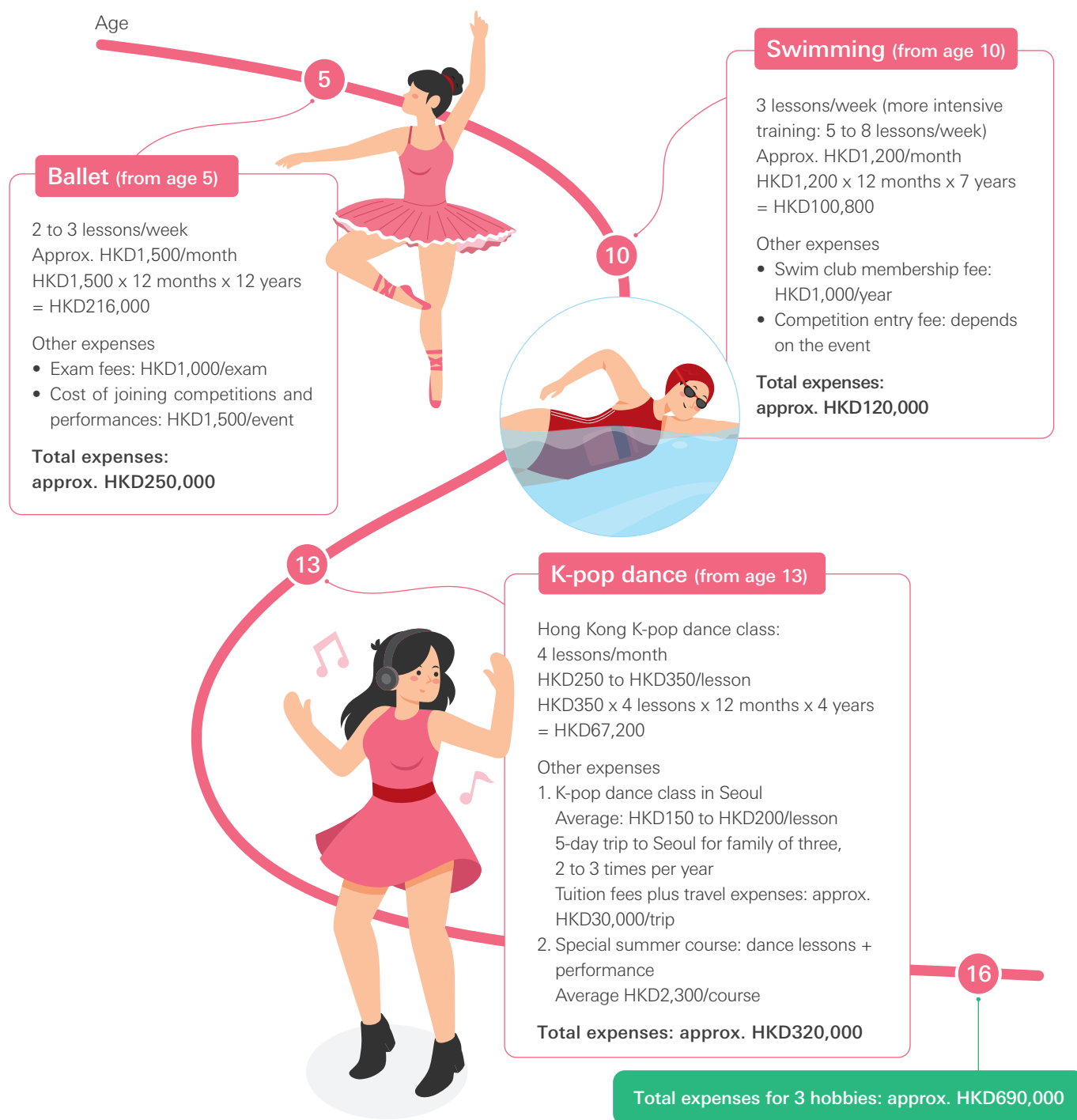


That doesn't even include miscellaneous expenses, including taking professional training courses, renting private training venues, etc.

Example 2: all-round development

Irene and her husband have a 16-year-old daughter, Mary, who is very active and has multiple interests. Mary has taken part in many extracurricular activities since she was small, including ballet, swimming and K-pop dancing. In particular, she has been practicing ballet for 12 years.

Lessons - reference costs



Remark: The examples above are hypothetical and for reference only. Relevant organisations include Jean M. Wong School of Ballet, Happy Valley Athletic Association, Infinity Dance Studio, 1MILLION Dance Studio, Urban Play and etc. The above fees are for reference only. Please refer to the latest information published by each organisation, visit the official websites or contact the organisations directly for any inquiries.

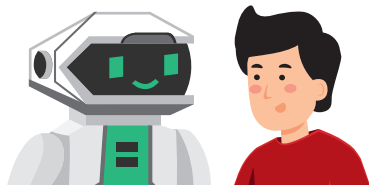
Chapter 3

Adopting technology, opening minds

Making youth education more efficient with AI

The use of AI is becoming increasingly widespread in education circles in Hong Kong, thanks to its ability to help raise teaching efficacy and cost effectiveness, especially in early childhood and adolescent education. In fact, the technology does not just help us teach better and more efficiently but can tailor syllabi to individual students' needs. There are now digital tech companies that provide a range of AI-enabled teaching services - generating personalised topics, monitoring learning progress, analysing performance and more - to help students become better thinkers and improve their answering skills for exams. Please enquire with the relevant companies for the latest information on services and costs.

Reference costs – AI teaching aids¹ (per semester or per session)



AI learning platform	AI analyses learning progress and students' needs, provides appropriate syllabi.	Approx. HKD1,000
AI writing assessment system	Helps assess and revise essays instantly, thus reducing teachers' workloads.	Approx. HKD1,000
AI public speaking training programme	Helps learners become more confident by developing a better understanding of their own public speaking ability.	Approx. HKD1,500

Making good use of AI²

There is a variety of generative AI tools on the market that are capable of providing near-instant answers, information and copy. But in order to boost teaching efficacy, strengthen analytical ability and promote holistic development, remember the 3 keys below:



1 Develop the habit of thinking independently

When using AI, making a point of thinking independently. Do not accept AI-generated copy or opinion unquestioningly. Fact-check and amend sentences to ensure the essay is fully articulating your position or viewpoint.



2 Be mindful of information sources

AI is just like other sources of information. The answers it provides may contain bias and inaccuracies. Remember to cross-reference AI output with other reliable sources and analyse information with common sense.



3 Respect intellectual property rights

AI may borrow from other authors without authorisation. Checking copy diligently will help students avoid plagiarism or violating copyrights.

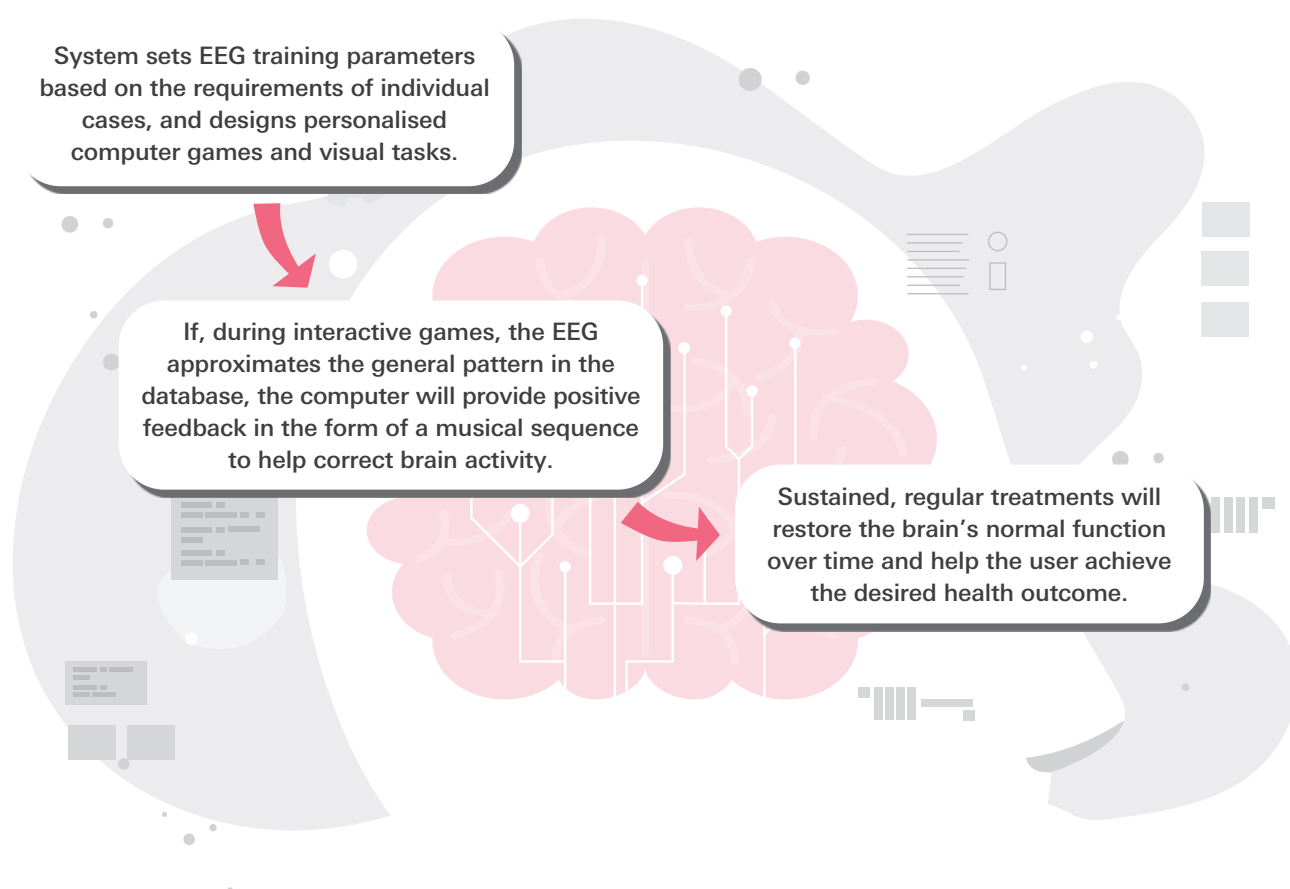
1. 3HK: AI shaping the future of teaching (2024).

2. Hong Kong Examinations and Assessment Authority: Hong Kong Diploma of Secondary Education Examination, Information on School-based Assessment (August 2023).

Brain waves indicate mood problems

Few would disagree that raising teaching efficacy is a priority. After the pandemic, however, students' mental health has become a key concern. In addition to paying more attention to their children, parents should make use of technology to assess any emotional issues their children might have before seeking help.

Neurofeedback machines use electroencephalograms (EEGs) and big data analysis to assist doctors in diagnosing autism, anxiety, attention deficit hyperactivity disorder (ADHD) and other mood problems, then provide treatment through brain waves³:



Reference costs - neurofeedback machine medical services⁴

Neurofeedback assessment
(including 1 paediatrician consultation)

Approx. HKD2,800

Neurofeedback treatment – 10 sessions
(including 2 paediatrician consultations)

Approx. HKD8,000

By adding many new possibilities to the realm of education, technology can not only help raise students' interest in learning and boost their performance, but enable parents to better understand their children's needs.

3. Luxmed: Neurofeedback machines.

4. Luxmed: Assessment and Diagnosis – Fees and Services.

Chapter 4

Studying overseas, opening new vistas

In addition to giving children the kind of learning experiences they need, parents should also be mindful of external factors.

As more and more Hong Kong students seek admission to local universities through JUPAS, competition for places is becoming increasingly intense. In 2025, for some programmes, there were 38 applicants competing for 1 vacancy¹.

On the other hand, there are now more opportunities than ever for non-local students who want to study in Hong Kong. For the 2024/25 academic year, the 8 public universities have increased their quotas for non-local students from 20% to 40%. The quotas may rise even further to accommodate students from One Belt One Road countries and mainland China². There is little doubt that, when it comes to higher education opportunities in Hong Kong, demand is far exceeding supply.



IB or traditional programme: which one is right for your child?

The **International Baccalaureate (IB)** was created by a group of teachers from the International School of Geneva in Switzerland in 1968. Today, the programme is offered to students aged 3 to 19 in over 150 countries worldwide. In Hong Kong, approximately 70 schools are accredited to offer the IB programme⁴, which include 3 core elements: Theory of Knowledge, the Extended Essay, and Creativity, Activity, Service (CAS). In addition, there are 6 subject groups: Studies in Language and Literature (first language), Language Acquisition (second language), Individuals and Societies, Sciences, Mathematics, Arts.

1. Student.hk: Review of top 10 in-demand programmes based on JUPAS second-round modification of programme choices (23 July 2024).

2. Student.hk: In first year of increased quota for non-local students, HKU and HKUST admit over 30% (13 September 2024).

3. Education Bureau: Post-Secondary Education Overview (31 March 2021).

4. International Baccalaureate: Delivering a powerful continuum of student-centric learning for students aged 3-19 years.

Many parents choose IB for their children because it offers pathways to universities worldwide. In Hong Kong, you can also apply to the local universities by taking the non-JUPAS route. Keep in mind, though, that the traditional curriculum, is still the mainstream in Hong Kong. Be sure to look into the 4 key differences between the two systems when choosing one for your kids:

Programme	1 Programme content	2 Teaching mode	3 Students' personality	4 Language requirements
IB programme	Emphasis on holistic education and cross-disciplinary research and application, independent thinking, and character-building.	Fosters students' curiosity and inquisitiveness, encourages them to ask questions proactively and finding answers.	Suitable for independent kids who like asking questions, thinking and self-expression.	Secondary school IB students are required to write reports or theses of over 1,000 words for each subject, so the programme requires higher Chinese and English (especially English) proficiency.
Traditional programme	A relatively stronger focus on maths and science than language-based subjects.	Instruction is more unidirectional, and tends to rely on model answers. Students are relatively more passive during the learning process.	Kids tend to be more reserved, passive, dependent and deferential to authority.	Requires a certain level of language proficiency but less writing than the IB programme.


Looking for an ideal learning environment

For a long time, Hong Kong parents have been sending their children overseas to continue their education, broaden their horizons and build career opportunities. Another reason for them to do that is the fact that the admission requirements for local universities are actually higher than those in many countries. For many students who didn't score top marks in public exams, the pathway to a university may well be closed. On the other hand, the competition for places in other countries is relatively less intense. For example, the UK and Australia have 160⁵ and 40⁶ accredited universities respectively. It's no surprise that many Hong Kong parents consider sending their children to the US, Europe, Japan, mainland China, Singapore, etc. as another viable option.

Study trips expand horizons

To prepare their children for studying abroad, parents can sign them up for overseas study trips. The cultural immersion made possible by these trips can help them identify their children's preferences and plan accordingly.

Reference costs: US and Europe study trips⁷



University of Oxford Study Trip, UK

Age: 13 to 17

Programme & activities:

- English lessons: 20 hours/ week
- Various extracurricular activities
- Local sightseeing tours

Duration: 1 week

Cost: approx. HKD19,900⁸

UC Berkeley Study Trip, US

Age: 13 to 17

Programme & activities:

- Morning classes or tests
- Drama, craft workshop, group challenges, etc.
- Tour of Silicon Valley, San Francisco, aquarium, etc.

Duration: 2 weeks

Cost: approx. HKD37,100⁸

University of British Columbia Study Trip, Canada

Age: 10 to 17

Programme & activities:

- Morning classes or tests
- Sports, talent shows, aviation experiences, etc.
- Tour of Metrotown, Whistler, Granville Island, etc.

Duration: 2 weeks

Cost: approx. HKD26,700⁸

5. British Council: Choosing a university or college.

6. Study Australia: List of Australia's universities.

7. Rise Smart Overseas Education Centre: 2025 Summer Study Trips to the UK, US, Canada, Switzerland.

8. Approximate HKD amounts based on HSBC exchange rates (banknote bank sell price of 28 February 2025).

University tuition fees and living expenses at popular overseas study destinations

A university education is the cornerstone of personal development in the future. It also needs to be supported with a sizable education fund. The figures below can help you budget for an overseas university education for your child.

Study destinations	Annual tuition fee ¹ (approx. HKD ²)	Annual living expenses (approx. HKD ²)	Duration of undergraduate programme	Total expenses (approx. HKD ²)
UK	269,800 - 704,400	136,100 - 177,700 ³	3	1,217,700 - 2,646,300
US	485,400 - 528,900	117,600 - 196,000 ⁴	4	2,412,000 - 2,899,600
Canada	149,900 - 685,100	96,400 - 212,200 ⁵	4	985,200 - 3,589,100
Australia	129,800 - 552,600	131,200 - 315,800 ⁶	4	782,800 - 2,605,200
Japan	42,000 - 304,200	107,400 - 121,300	4	597,600 - 1,702,200
Singapore	179,400 - 1,060,300	105,400 - 210,700 ⁷	3	854,200 - 3,812,900

Admission requirements and living expenses for studying at 5 leading universities

Universities	Admission requirements ¹	Annual tuition fee ¹ (approx. HKD ²)	Total budget: undergraduate programme & living expenses (approx. HKD ²)
Imperial College London	<ul style="list-style-type: none"> • HKDSE: 5 to 5* across different subjects • IELTS: 6.5 or above, minimum 6.0 on each part 	390,400 - 536,100	1,579,400 - 2,141,400
University of Cambridge	<ul style="list-style-type: none"> • HKDSE: 5 on core subjects, 5* on at least 2 of those subjects • IELTS: 7.5 or above 	269,800 - 704,400	1,217,700 - 2,646,300
University of Oxford	<ul style="list-style-type: none"> • HKDSE: 4 on Mathematics, 5 on English, 555 on 3 electives • IELTS: 7.5 or above (depending on programme requirements) 	352,000 - 614,600	1,464,400 - 2,376,900

1. Websites of various universities and colleges. Tuition fees and other information are provided for reference only and subject to individual institutions' official announcements. Exchange rate movements and inflation may impact total expenses.

2. Approximate HKD amounts based on HSBC exchange rates (banknote bank sell price of 28 February 2025).

3. GOV.UK: Study in the UK on a Student visa.

4. Study Wise: What are the Living Expenses in USA for International Students? (16 January 2025).

5. Study in Canada: Cost of Studying in Canada for International Students.

6. IDP IELTS: Cost of Living in Australia for International Students 2024.

7. upGrad: Cost of Living in Singapore (2025): A Complete Breakdown (25 February 2025).

Universities	Admission requirements ¹	Annual tuition fee ¹ (approx. HKD ²)	Total budget: undergraduate programme & living expenses (approx. HKD ²)
Massachusetts Institute of Technology	<ul style="list-style-type: none"> Take SAT or ACT exams, but no minimum score required English proficiency exam results <ul style="list-style-type: none"> - IELTS: 7 or above; or - TOEFL: 90 or above; or - PTE: 65 or above; or - Cambridge English Qualifications: 185 or above; or - Duolingo English Test: 120 or above 	485,400	2,412,000 - 2,725,700
Yale University	<ul style="list-style-type: none"> Only ACT, SAT, AP or IB results accepted, but no minimum requirements English proficiency exam results <ul style="list-style-type: none"> - IELTS: 7 or above; or - TOEFL: 100 or above; or - Duolingo English Test: 120 or above 	527,300	2,579,800 - 2,893,500

Beware of invisible costs of cross-border money transfers

Overseas study requires considerable financial backing. In addition to constantly escalating tuition fees and living expenses, there may well be other costs involved. A study⁸ has found that, for international students in the 10 most expensive study destinations in the world, there are often additional processing fees incurred by cross-border money transfers, which add up to USD1.1 million (approx. HKD8.6 million²) each year. On average, international students in the US pay an extra USD570 each for cross-border money transfers (approx. HKD4,500²) each year. Parents and students should keep in mind these hidden costs, so as to avoid unnecessary expenses.



Money transfer tips

Look out for hidden costs

Before sending money overseas, calculate the total cost, including pre-paid fees and processing fees that are set at a certain percentage of the total amount. Many so-called free money transfer services may not be free after all, because the currency exchange rates offered by some financial companies include undisclosed charges, so consumers often end up paying extra unknowingly.

Compare charges for different services

Money transfer processing fees increase over time and as the number of transactions goes up. That is why you should avoid relying solely on credit or debit cards issued in Hong Kong for your overseas spending. Be sure to compare the actual total costs of traditional and digital money transfers.

Take advantage of student discounts

Get into the habit of checking for student offers. Making full use of student-only discounts and membership offers will help you manage your finances much more efficiently.

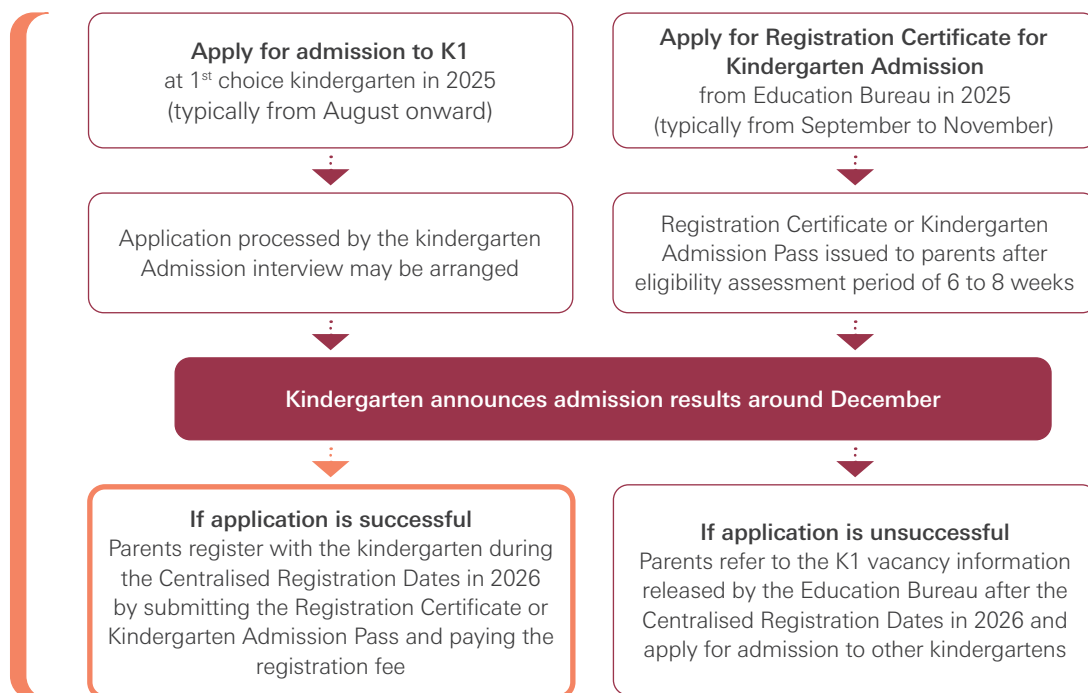
8. Wise: Poor money transfer rates cost international students in the US \$437 million each year (24 May 2023).

Chapter 5

Accessing local education pathways



26/27 kindergarten admission application flowchart¹



Overview of the 4 main types of primary schools in Hong Kong²

Primary schools in Hong Kong are divided into 4 main categories: government schools, aided schools, Direct Subsidy Scheme (DSS) schools and private schools (some of which are international schools or independent private schools). Government schools and subsidy schools offer free primary education to local students, while DSS schools and private schools charge tuition fees.

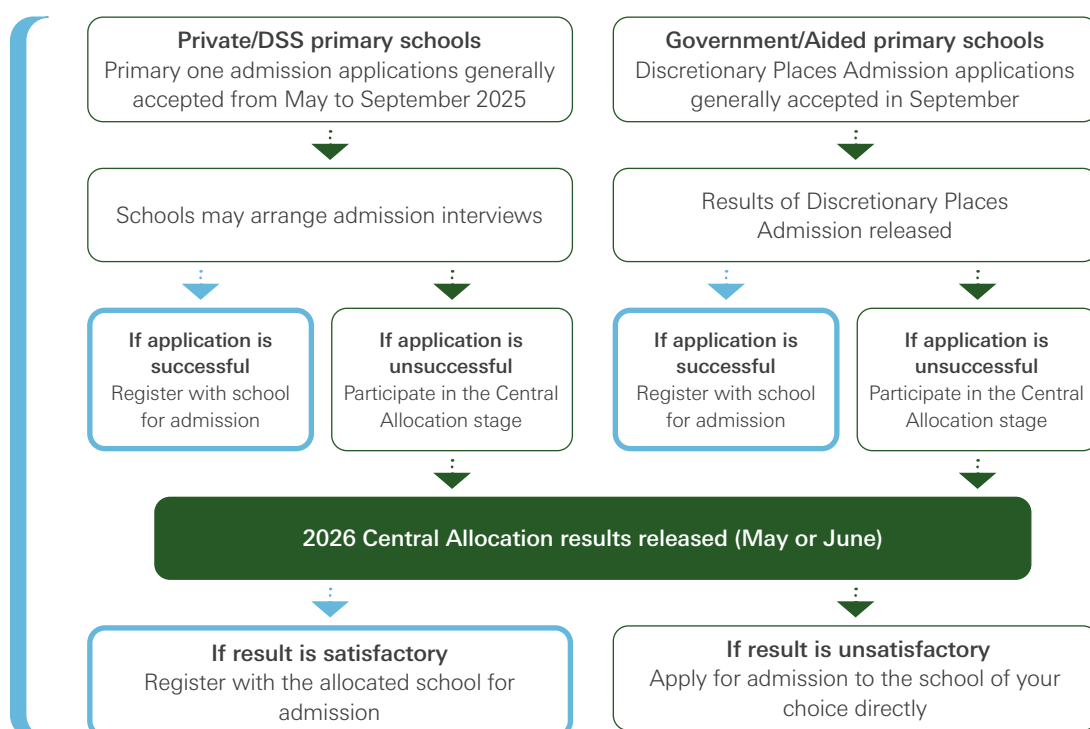
Type of primary school	Government school	Aided school	DSS school	Private school
Admission	Primary 1 admission through the government's Discretionary Places Admission and Central Allocation.	Like public schools, admission done is through Discretionary Places Admission and Central Allocation.	Parents can apply for their children in any school net; schools set their own interview formats.	Schools set their own admission criteria and interview formats.
Curriculum	Schools offer core subjects based on Education Bureau guidelines (Chinese, English, Maths, General Studies, etc) and design special programmes.	In addition to core subjects, each school can design special programmes based on its own educational principles, such as activities and small class teaching (SCT).	Schools offer local curricula, and enjoy more flexibility in programme design, language of instruction, etc.	Schools set their own curricula and programmes, such as IB or additional EQ training.

* The Education Bureau makes timely annual announcements about school admission procedures for the year, and schools may also announce detailed admission arrangements at an appropriate time. Please contact individual schools for details.

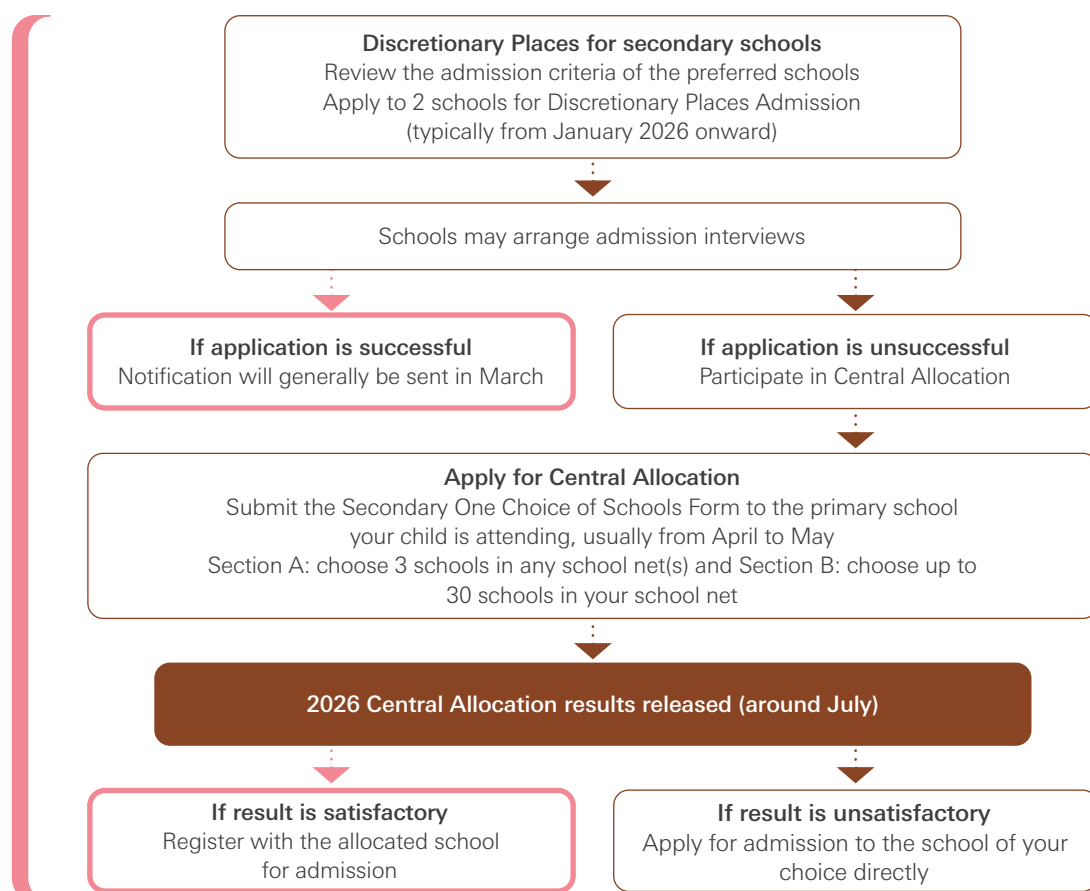
1. Education Bureau: Admission Arrangements for Nursery (K1) Classes in Kindergartens.
2. Myschool.hk: Differences between Government, Aided, DSS, Private Primary Schools.



26/27 primary one admission application flowchart³



26/27 secondary one admission application flowchart⁴



3. Education Bureau: Primary One Admission System.

4. Education Bureau: Secondary School Places Allocation (SSPA) System.

Information on local school admissions



Information such as registration and admission arrangements may be updated from time to time. Remember to stay tuned to the schools' latest announcements and mark your calendar to avoid missing important dates.

Information of selected primary schools in Hong Kong



Private primary schools

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Central and Western	Kau Yan School	Late Jun to mid-Jul	Late Sep	Jun	67,200
	Sacred Heart Canossian School Private Section	Mid-Aug to late Sep	Early Oct	-	51,120
	St. Clare's Primary School	Mid-Jul to late Sep	Early Oct	-	51,000
	St. Louis School (Primary Section)	Late Sep to late Oct	1 st round: Early Nov 2 nd round: Nov	-	52,000
Wan Chai	Raimondi College Primary Section	Early Jul to late Aug	1 st round: Mid-Sep 2 nd round: Mid-Oct	Jul	57,500
	Dalton School Hong Kong	Mid-Sep to early Oct	-	Mar, Apr and May (school tour)	82,000 - 198,000
	St. Paul's Convent School (Primary Section)	-	-	-	55,000
	The True Light Middle School of Hong Kong (Primary Section)	Late Jun to late Aug	1 st round: Mid-Oct 2 nd round: Jun to Jul	Jun	61,800
Eastern	Kiangsu & Chekiang Primary School	Sep	-	-	54,000
Southern	St. Stephen's College Preparatory School	Jun	Oct	24 May	92,500

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Yau Tsim Mong	Diocesan Girls' Junior School	Mid to late Aug	1 st round: Early Oct 2 nd round: Mid-Nov	-	86,000
	Alliance Primary School, Kowloon Tong	Early to mid-Sep	Early Nov	-	62,350
	Creative Primary School	1 Mar onwards	-	24 May (open day)	140,360 - 143,660
	Holy Trinity Primary School	1 st round: Late Aug to late Sep 2 nd round: Apr to early Jun	1 st round: Mid-Oct 2 nd round: By individual notice	Aug	55,000
	Kowloon Tong School (Primary Section)	Early Nov	1 st round: Late Dec 2 nd round: Late Mar	-	67,000
Kowloon City	Kowloon True Light School (Primary Section)	Early Apr to late May	Early Jun	Sep	63,740
	Munsang College Primary School	May	Early Jun	-	61,800
	Pooi To Primary School	By early Oct	Early Oct	Sep	59,500
	Pui Ching Primary School	Early Jul to early Aug	1 st round: Late Aug 2 nd round: Late Sep and early Oct	-	64,470
	St. Johannes College (Primary Section)	Mid-Jul to late Aug	-	-	76,000 - 78,000
	Chan's Creative School	Mid-Jul onwards	Mid-Oct and early Nov	Oct and Nov	72,520
	Delia English Primary School & Kindergarten	-	-	-	37,000
Sham Shui Po	Kowloon Rhenish School	Mid-May to late Aug	-	May	57,800
	St. Francis of Assisi's English Primary School	Late Aug to mid-Sep	Mid-Oct	-	57,300
	Tsung Tsin Primary School and Kindergarten	Jun to Aug	Late Sep and Nov	Apr (open day)	64,260 - 92,840
Wong Tai Sin	Good Hope Primary School cum Kindergarten	2 May to 8 Jun	27 and 28 Aug	-	47,500 - 48,500
	Our Lady's Primary School	Jul to late Sep	-	-	44,000

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Wong Tai Sin	International Christian Quality Music Secondary and Primary School	Mid-Jan to late Apr	21, 27 and 28 Jun	Mar	63,000 - 68,000
Kwun Tong	St. Joseph's Anglo-Chinese Primary School	Jun to early Sep	Mid-Sep	-	53,200
Sai Kung	Forest House Waldorf School	-	-	May (open day)	141,000
	Garden House Waldorf School	All year round	-	-	149,050
Yuen Long	Gigamind English Primary School	All year round	Oct and May	Mar or Apr	116,600

Information of selected primary schools in Hong Kong

Direct Subsidy Scheme (DSS) primary schools



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Eastern	HKUGA Primary School	3 to 24 May	1 st round: 12, 13 or 14 Sep 2 nd round: 14 Oct to 14 Nov	May	35,830
	Hon Wah College (Primary Section)	Mar to 12 Oct	Mid-Oct to Mid-Nov	-	17,640 - 93,334
Southern	St. Paul's Co-educational College Primary School	Early Sep	1 st round: Early Oct 2 nd round: Dec	Sep	70,200 - 77,800
Central/Western	St. Paul's College Primary School	Late Jul to mid-Aug	1 st round: Late Sep 2 nd round: Nov	28 Jun	32,000
Yau Tsim Mong	Po Leung Kuk Camões Tan Siu Lin Primary School	Early to mid-Aug	1 st round: Mid or late Oct 2 nd round: Mid-Dec	May	20,500
Kowloon City	Diocesan Boys' School Primary Division	Early Sep	1 st round: Mid-Oct 2 nd and 3 rd rounds: Nov	Sep	55,000 - 130,694
	Po Leung Kuk Lam Man Chan English Primary School	Phase 1: Aug to late Sep Phase 2: Apr	1 st round for phase 1: Mid-Oct 2 nd round for phase 1: Mid-Nov Phase 2: Mid-May	Sep	15,450

Source: Websites of Education Bureau, individual schools and education information platforms.

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District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
	Lingnan University Alumni Association (HK) Primary School	Apr to 1 Aug	1 st round: 20 Sep 2 nd round: 11 and 18 Oct	10 May	17,380
Sham Shui Po	St. Margaret's Co-educational English Secondary & Primary School	Early Jun to early Oct	Jul	Jun	52,520 - 129,264
	Ying Wa Primary School	Early Jul	1 st round: Late Aug to early Sep 2 nd and 3 rd rounds: To be announced	Jun	19,000
Kwun Tong	Fukien Secondary School Affiliated School	Phase 1: Jun to early Oct Phase 2: Early Oct to late Jan	1 st round for phase 1: Mid-Oct 2 nd round for phase 1: Early Nov 1 st round for phase 2: Mid-Feb 2 nd round for phase 2: Mid-Mar	Jul	42,000
Kwai Tsing	Delia (Man Kiu) English Primary School	-	-	-	7,370
Tuen Mun	Po Leung Kuk Hong Kong Taoist Association Yuen Yuen Primary School	Phase 1: Mid-Jul to early Sep Phase 2: Early Apr to mid-May	1 st round for phase 1: Mid-Sep 2 nd round for phase 1: Late Sep Phase 2: Late May	Sep (school tour)	13,150
Sha Tin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	10 May to 30 Jun	1 st round: Late Sep 2 nd round: Early to mid-Nov	10 May	44,800
	Pui Kiu College	Mid-Jul to mid-Sep	Early Nov	Sep	28,400 - 104,094
	Evangel College	Mid-Jun to early Aug	Late Sep	-	23,700
Sai Kung	G.T. (Ellen Yeung) College	10 May to 9 Jun	1 st round: 28 or 29 Jun, 5 or 6 Jul 2 nd round: Late Sep to early Oct	10 May	35,310 - 115,294
	Po Leung Kuk Luk Hing Too Primary School	Early Jul to late Sep	1 st round: Mid-Oct 2 nd round: Early Dec	Jun and Sep	13,700
	The Hong Kong Chinese Christian Churches Union Logos Academy	10 May to 7 Jul	1 st round: Sep to Oct 2 nd round: Nov	10 May	28,600
Yuen Long	ELCHK Lutheran Academy	2 Jul to 8 Sep	1 st round: Early Oct 2 nd round: Early Nov	20 Jun	77,390 - 157,166
	W F Joseph Lee Primary School	Early Jun to early Jul	1 st round: Early Sep 2 nd round: Late Sep	Jun	18,400

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

Information of selected secondary schools in Hong Kong

Direct Subsidy Scheme (DSS) secondary schools



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Central and Western	St. Paul's Co-educational College	Late Oct to mid-Nov	Mid-Dec or late Mar	Nov	71,800 - 201,088 (incl. IB curriculum)
	St. Paul's College	Early Nov to early Dec	Late Feb	Nov	44,000 (incl. UK IAL curriculum)
Wan Chai	St. Paul's Convent School	Mid-Oct to late Nov	Mid-Dec	Oct	30,000 - 32,000 (incl. UK IAL curriculum)
	Academy of Innovation (Confucius Hall)	-	-	-	5,670 - 94,558
Southern	HKUGA College	Mid-Nov to mid-Dec	1 st round: Early Jan 2 nd round: To be announced in early Jan Final round: Late Feb or mid-Mar	Dec	44,000 - 46,600
	St. Stephen's College	Early Oct to late Nov	Mid-Jan	Oct	74,550 - 198,088 (incl. IB curriculum)
Eastern	The Chinese Foundation Secondary School	Late Sep to early Dec	1 st round: Early Jan 2 nd round: Mid to late Jan	Nov	19,820 - 115,288
	Hon Wah College	-	-	-	18,900 - 107,788
	Kiangsu-Chekiang College	-	Mar	-	8,390 - 97,278
	Pui Kiu Middle School	-	Mar	-	9,960 - 103,938
Yau Tsim Mong	Diocesan Girls' School	Late Sep to early Oct	1 st round: Late Nov 2 nd round: Jan or Feb	Sep	40,000 (incl. UK GCE A-Level curriculum)
	HKMA David Li Kwok Po College	Phase 1: Early Nov to mid-Dec Phase 2: Early Jul	1 st round for phase 1: Early Jan 2 nd round for phase 1: Mid to late Jan Phase 2: Early Jul	Dec	37,540 - 38,810
	Kowloon Sam Yuk Secondary School	-	Early Mar	-	2,910
Kowloon City	Diocesan Boys' School	Mid-Oct to mid-Nov	-	-	59,860 - 226,028 (incl. IB curriculum)
	Heep Yunn School	Mid to late Oct	1 st round: Mid-Nov 2 nd round: Late Nov to mid-Mar	Oct	41,350

Source: Websites of Education Bureau, individual schools and education information platforms.

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District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Kowloon City	HKICC Lee Shau Kee School of Creativity	1 st round: By mid-Dec 2 nd round: By mid-Feb	1 st round: Mid-Jan 2 nd round: Early Mar	Oct, Nov, Dec and Jan	27,600 - 33,000 (including Diploma in Creative Arts Programme)
	Po Leung Kuk Ngan Po Ling College	Mid-Nov to late Dec	-	Nov	35,200 - 185,388 (incl. IB curriculum)
	Scientia Secondary School	Application for places on waiting list: Early Jul	Early Mar	Dec	5,166 - 101,618
Sham Shui Po	China Holiness College	-	Late Feb	-	4,430 - 9,800
	Delia Memorial School (Broadway)	-	-	-	S1 to S3: Free S4 to S6: 3,000
	Delia Memorial School (Glee Path)	Phase 1: By late Sep Phase 2: By late Nov Phase 3: By late Jan	-	-	S1 to S3 local students: Free Non-local students and S4 to S6: 3,000 - 117,588 (incl. IB curriculum)
	Ying Wa College	Mid to late Nov	Mid-Jan	Nov	25,300
	Heung To Middle School	Mid-Oct to early Dec	1 st round: Mid-Jan 2 nd round: Mid-Feb to late Mar	Nov	6,130 - 99,718
	St. Margaret's Co-Educational English Secondary & Primary School	Late Sep to late Dec	-	-	46,770 - 135,658
	Wai Kiu College	-	Late Feb	-	3,000 - 3,200
	Tsung Tsin Christian Academy	Nov to early Jan	1 st round: Late Jan, early or mid-Feb	Oct	41,500 - 140,788 (incl. UK IAL curriculum)
	Good Hope School	Early Oct to mid-Nov	1 st round: Mid-Jan 2 nd round: Late Jan to late Feb	Sep	36,750 - 136,138
Kwun Tong	Delia Memorial School (Hip Wo)	Sep onwards	Oct onwards	-	S1 to S3: Free S4 to S6: 3,000 - 3,500 (incl. UK IAL curriculum)
	Delia Memorial School (Hip Wo No.2 College)	-	-	-	S1 to S3 local students: Free Non-local students and S4 to S6: 3,000 - 91,888
	ECF Saint Too Canaan College	Early Oct onwards	Mid-Nov, mid-Dec, mid-Jan or late Feb	Nov	25,900
	Fukien Secondary School	Mid-Sep to early Dec	1 st round: Early Dec 2 nd round: Mid-Dec	Nov	23,200 - 113,788
	Mu Kuang English School	-	-	-	2,000 - 27,000 (incl. UK IAL curriculum)
	United Christian College (Kowloon East)	Early Oct to early Jan	Late Jan or late Feb	Nov or Dec	29,800 - 37,200 (incl. UK IAL curriculum)

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Sai Kung	Creative Secondary School	Phase 1: Mid-Sep to late Nov Phase 2: Early Feb to late Apr	-	Nov	93,450 - 237,458 (incl. IB curriculum)
	Evangel College	Nov	1 st round: Mid-Jan 2 nd round: Jul	-	28,700
	G.T. (Ellen Yeung) College	Late Sep to mid-Nov	1 st round: Late Nov to early Dec 2 nd round: Mid-Dec	Oct	39,600 - 177,438 (incl. IB curriculum)
	Heung To Secondary School (Tseung Kwan O)	-	-	Mar	7,350 - 101,088
	The Hong Kong Chinese Christian Churches Union Logos Academy	By mid-Nov Discretionary Places Admission: May	1 st and 2 nd round: late Nov or early Dec Discretionary Places Admission: Jul	-	32,300 - 83,680 (incl. IB curriculum)
	Po Leung Kuk Laws Foundation College	Late Sep to early Dec	1 st round: Early Jan 2 nd round: Early Mar	Nov	19,800 - 24,000
	Man Kwan QualiEd College	Available now	-	Apr	11,130
	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	Late Nov to late Dec	1 st round: Mid-Jan 2 nd round: Late Feb	-	44,800 - 50,320 (incl. UK IAL curriculum)
	Pui Kiu College	Late Nov to early Jan	Early Mar	Dec	31,100 - 128,088 (incl. IFY curriculum)
	Stewards Pooi Kei College	Late Oct to mid-Dec	Jan	Nov	25,700 - 116,588
Sha Tin	Lam Tai Fai College	Mid-Nov onwards	Mid-Jan	Nov	42,860 - 136,082
	Tak Sun Secondary School	Late Oct to early Jan	-	Nov	22,000
	Law Ting Pong Secondary School	Phase 1: Late Oct to late Nov Phase 2: Early Dec to mid-Jan	1 st round: Early and mid-Dec 2 nd round: Early Mar	Nov	23,476 - 112,364
	Tai Po Sam Yuk Secondary School	-	Early Mar	Nov	9,120 - 12,400
Tai Po	HKFYG Lee Shau Kee College	Nov to mid-Dec	Early Jan	Nov	27,440 - 137,238 (incl. UK IAL curriculum)
	Man Kwan Pak Kau College	-	-	Oct and Nov	6,300
	Heung To Middle School (Tin Shui Wai)	-	Mid or late Mar	Dec	6,200 - 96,838
	Chinese YMCA Secondary School	By late Nov	Early Dec	-	17,583 - 106,438
	ELCHK Lutheran Academy	1 st round: Late Sep to mid-Nov 2 nd round: Late Nov to late Feb	1 st round: Late Nov 2 nd round: Mid-Mar	Oct, Jan and Jun	75,530 - 189,051 (incl. IB curriculum)
Yuen Long					

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Outlying Islands	Buddhist Fat Ho Memorial College	1 st round: Nov to mid-Jan 2 nd round: Mid-Jan to mid-Apr 3 rd round: Late Apr to late Aug	-	-	6,400 - 95,288
	YMCA of Hong Kong Christian College	By late May	Nov, Jan to Mar, and May	-	50,500 - 163,000 (incl. UK GCE A-Level curriculum)

Information of selected private independent schools in Hong Kong

Kindergarten, primary or secondary school division



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Pok Fu Lam (primary & secondary), Kennedy Town (kindergarten)	The ISF Academy	Primary one: Aug to mid-Nov Secondary (phase 1): Aug to late Nov Secondary (phase 2): By early Feb	Primary one (1 st round): Late Nov Primary one (2 nd round): Jan Secondary (1 st round for phase 1): Early Jan Secondary (2 nd round for phase 1): Jan to Feb Secondary (1 st round for phase 2): Mid-Mar Secondary (2 nd round for phase 2): Mar to Apr	Primary one: Mar and Apr Secondary: May	231,080 - 291,860
Sham Wan	Victoria Shanghai Academy	Primary one: Sep to mid-Feb Secondary: Available now	Primary one (1 st round): Early to mid-Mar Primary one (2 nd round): Late Apr Secondary: Individual arrangement	Primary one: Jan Secondary: Mar to Jun (school tour)	169,400 - 238,860
Sham Shui Po	Po Leung Kuk Choi Kai Yau School	Early to mid-Sep	Primary one (1 st round): Late Sep Primary one (2 nd round): Nov	Mar (open day) Sep (parent seminar)	99,825 - 146,927
Kowloon Tong (early childhood, primary & secondary sections), Tseung Kwan O (early childhood section)	Yew Chung International School	Primary: Sep onwards Secondary: Nov onwards	Primary: Jan to Jun Secondary: Dec to Jun	Early childhood: 28 May Primary: TBC Secondary: 20 May	57,959 - 260,420
Ma On Shan (kindergarten), Sha Tin (primary & secondary sections)	International Christian School	All year round	Oct to May	-	91,000 - 201,500
Ma On Shan	Renaissance College Hong Kong	Sep	Primary one (1 st round): Nov to Jan Primary one (2 nd round): Mar to Aug Secondary one: Mid-Oct to late Nov	By appointment	148,100 - 195,700
Discovery Bay	Discovery College	Sep	Primary one (1 st round): Nov to Jan Primary one (2 nd round): Mar to Aug Secondary one: Mid-Oct to late Nov	Apr, May and Jun (open day)	162,100 - 215,300

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

Information of selected international schools in Hong Kong

Primary schools



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Peak	ESF Peak School	Sep	1 st round: Nov to Jan 2 nd round: Mar to Aug	Apr (open day)	139,000
Mid-Levels	ESF Glenealy School			By appointment	139,000
Happy Valley	ESF Bradbury School			By appointment	139,000
Pok Fu Lam	ESF Kennedy School			Aug and Sep (open day)	139,000
Braemar Hill	ESF Quarry Bay School			By appointment	139,000
Kowloon Tong	ESF Beacon Hill School			-	139,000
Ho Man Tin	ESF Kowloon Junior School			-	139,000
Clear Water Bay	ESF Clearwater Bay School			-	139,000
Sha Tin	ESF Sha Tin Junior School			-	139,000
Aberdeen	Wycombe Abbey School Hong Kong	All year round	Individual arrangement	By appointment	188,000 - 198,000

Information of selected international schools in Hong Kong

Secondary schools



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Mid-Levels	ESF Island School	Sep	Mid-Oct to late Nov	-	159,400 - 181,100
Pok Fu Lam	ESF West Island School			Mar (school tour)	159,400 - 181,100
Aberdeen	ESF South Island School			-	159,400 - 181,100
Ho Man Tin	ESF King George V School			-	159,400 - 181,100
Sha Tin	ESF Sha Tin College			-	159,400 - 181,100
Shek Kip Mei	Concordia International School	All year round	Individual arrangement	-	134,000 - 156,500

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

Information of selected international schools in Hong Kong

Kindergarten, primary or secondary school division



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Peak, Pok Fu Lam	German Swiss International School	All year round, accept application from birth	Individual arrangement	Monthly school tours (English International Stream)	189,400 - 246,800
Mid-Levels (kindergarten & primary), Shau Kei Wan (secondary)	Carmel School	-	Individual arrangement	By appointment	108,650 - 226,090
Sheung Wan, Ap Lei Chau, Shau Kei Wan, Stanley	The International Montessori School	All year round	Individual arrangement	Monthly school tours, 8 May (Junior high school information day)	36,000 - 238,100
Happy Valley, Chai Wan, Tseung Kwan O, Jardine's Lookout	French International School	All year round, accept application from birth	Individual arrangement	By appointment	143,381 - 209,230
Tai Po	Japanese International School	-	Individual arrangement	-	140,460
Wong Chuk Hang	Han Academy	All year round	Individual arrangement	By appointment	198,000 - 218,000
Repulse Bay (primary), Tai Tam (secondary)	Hong Kong International School	May onwards	-	By appointment	224,800 - 263,300
Aberdeen	Canadian International School of Hong Kong	Kindergarten to Year 2: By early Oct Year 3 to Year 11: By late Jan	Kindergarten to Year 2: Nov or Dec Year 3 to Year 5: Mar or Apr Year 6 to Year 12: Mar to May	Kindergarten to Year 2: Sep Year 3 to Year 5: Dec Year 6 to Year 12: Jan	138,600 - 254,300
Aberdeen (preparatory & primary), Wong Chuk Hang (secondary)	Singapore International School (Hong Kong)	Sep onwards	-	-	99,000 - 245,100
Wah Fu (primary), Kowloon Bay (primary and secondary)	Kellett School	All year round	Individual arrangement	Weekly school tours	208,800 - 267,100
Braemar Hill	Chinese International School	Primary: Sep to late Feb Secondary: Sep to early Nov	Primary: May and Jun Secondary: Nov to May	Primary: Nov and Jan Secondary: Nov and Dec	206,200 - 327,100
North Point	Kiangsu & Chekiang Primary School (Nursery, Kindergarten, Primary & International Sections)	-	Individual arrangement	-	82,400 - 125,000
Taikoo Shing	DSC International School	-	Individual arrangement	Apr and May	140,800 - 160,900
Sai Wan Ho	Korean International School	All year round	Individual arrangement	By appointment	53,800 - 131,700

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Kowloon Tong	American International School	All year round	Individual arrangement	Apr, May and Jun	97,000 - 180,400
	Australian International School Hong Kong	All year round	Individual arrangement	Weekly school tours	148,800 - 252,800
	Kingston International School	Available now	Nov, Dec and May	Nov (open day)	112,200 - 171,000
	Think International School	-	Individual arrangement	-	44,000 - 133,000
Kowloon City	Christian Alliance P. C. Lau Memorial International School	All year round	Individual arrangement	By appointment	129,970 - 169,080
Hung Hom, Ma On Shan (kindergarten), Tai Po, Mongkok, Diamond Hill (primary), Tai Po (secondary)	St. Hilary's School	Primary one (phase 1): Mid-Jul to mid-Oct Primary one (phase 2): Late Nov onwards	Primary one (for phase 1): Mid-Oct	Primary one: Mar, Apr, May, Sep and Oct Secondary: By appointment	73,480 - 171,039
Lai Chi Kok	Christian Alliance International School	Preparatory to Year 1: By late Oct Year 2 to Year 12: By mid-Dec	Preparatory to Year 1: Nov Year 2 to Year 12: Jan to May	Primary: Sep to Nov Secondary: Sep and Nov	136,300 - 228,300
Tsuen Wan	Sear Rogers International School	-	-	By appointment	102,300 - 128,100
Lam Tin, Kwun Tong, Sai Kung	Nord Anglia International School Hong Kong	By Dec	Nov and Dec	Mar and Apr (open day)	87,920 - 214,340
Tseung Kwan O	Shrewsbury International School Hong Kong	-	Individual arrangement	Mar and Apr (school tour) 10 May (open day)	112,200 - 209,900
Sai Kung	Hong Kong Academy	All year round	-	By appointment	116,570 - 264,700
	Hong Kong Adventist Academy	-	Individual arrangement	Mar and Nov, 25 May (open day)	113,000 - 134,000
Tai Po	Malvern College Hong Kong	-	Individual arrangement	8 May, 5 Jun	189,760 - 215,850
	Norwegian International School	All year round (mainly between early Sep to late Oct)	Individual arrangement	Nov to Jun (school tour)	77,000 - 126,800
Tai Po (kindergarten & primary), Sha Tau Kok (secondary)	International College Hong Kong Hong Lok Yuen, International College Hong Kong	-	-	By appointment	25,170 - 197,400
Tuen Mun	Harrow International School Hong Kong	By 15 Oct	Individual arrangement	Mar to May	169,050 - 229,875
Discovery Bay	Discovery Bay International School	All year round	Individual arrangement	May and Jun (school tour)	127,400 - 189,300
Lantau Island	Lantau International School	-	-	-	79,100 - 103,000

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2026/2027 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

Hong Kong university admission for non-local students - general procedures^{1,2}

As part of the plan to establish itself as an 'international hub for higher education', Hong Kong is significantly increasing its undergraduate quota for non-local students. As a result, Hong Kong universities have therefore become more accessible to students from elsewhere. Their application journey generally follows the below steps:

Submit admission application to the school of your choice within the designated period

Some schools may require an application fee, and application periods typically end in the first half of June.

Complete secondary school programme and attain satisfactory results in public examinations

Such as Hong Kong's DSE exams, mainland China's Nationwide Unified Examination for Admissions to General Universities and Colleges (Gaokao), the IB Diploma Programme exams, the UK's GCE A-level, SAT, etc.

Attain the minimum score required in recognised English proficiency exams

Generally, an IELTS of 6.0 or a TOEFL iBT score of 79 or higher is required; some faculties and departments may have higher requirements.

Pass the admission interview (if applicable)

For some programmes such as art & design, creative media and visual arts, applicants may be required to submit their portfolios.

Apply for visa or entry permit once admission is granted

All non-local students are required to apply for a student visa or entry permit, nominate a local guarantor (the institution granting admission or an individual), and provide other documents; typical processing time for visa applications is 8 to 10 weeks.



1. Education Bureau: Admission application – visa.

2. Based on the relevant information on the websites of various universities and colleges. Such information is provided for general reference only and subject to the individual institutions' official announcements. Please enquire with the relevant schools for the latest information.

Key facts for mainland China Gaokao students applying for admission to Hong Kong universities¹

As a hub for higher education, Hong Kong attracts students not only locally but from mainland China. The various local universities have different admission criteria; applicants from mainland China should note the relevant requirements.

	Type of student recruitment	No. of places	Selection criteria	Annual tuition fee (non-local students)
The University of Hong Kong	Separate recruitment	Data not available; approx. 600 last year	<ul style="list-style-type: none"> Applicant's Gaokao results, including English. Applicant's performance in an English-speaking interview (if selected for interview). Overall eligibility based on academic and non-academic metrics Those who have achieved strong results, either academically or in the arts, sports or extracurricular activities, can apply for priority interviews under the Diversity in Excellence Admission Scheme (「多元卓越入學計劃」). 	Non-STEM Faculties*: HKD198,000 STEM Faculties*: HKD218,000
The Chinese University of Hong Kong	Joint recruitment with mainland post-secondary institutions	Approx. 400	<ul style="list-style-type: none"> CUHK is included in the Priority Admissions List by the Ministry of Education. Gaokao students need only submit their preferences through Priority Admissions. No interviews, no bonus points. Admissions are merit-based. Gaokao students' results should exceed Undergraduate First Admissions / Undergraduate Admissions / Special Admissions benchmark score. If two students have identical Gaokao scores, priority will be given to the one with the higher English score. Students' foreign language for Gaokao must be English. Both self-paying students and scholarship students are required to achieve a Gaokao English score of 120 and 130 respectively (out of 150). 	HKD178,000
The Hong Kong University of Science and Technology	Separate recruitment	Approx. 250	<ul style="list-style-type: none"> The admission interview scores required for various faculties will be determined after the Gaokao results for the year have been announced, with reference to the Gaokao Tier 1 scores of different provinces and the scores for the National Key Universities' entrance exams. Applicants whose Gaokao results meet requirements will be invited for interviews, which will be conducted entirely in English. Successful interviewees will be admitted. Applicants who did not take the Gaokao English exam are required to provide other proof of the required level of English proficiency (e.g. IELTS score of 6 or above, TOEFL iBT score of 80 or above, etc.). 	HKD185,000
The Hong Kong Polytechnic University	Separate recruitment	Data not available	<ul style="list-style-type: none"> Applicant's Gaokao results, including English. Students with strong academic ability can join the 3-Dimension Admission Scheme for priority interviews. Applicants who have performed well in non-academic areas such as sports, culture and art, leadership, STEM or social service can apply for priority admission through the Special Talents Admission and Recognition Scheme (STARS). Some programmes require applicants to submit their portfolios or attend an interview. 	HKD175,000

Notes: * STEM faculties include the Faculty of Dentistry, Faculty of Engineering, Li Ka Shing Faculty of Medicine, Faculty of Science, Faculty of Computing and Data Science and School of Innovation. Non-STEM faculties include the Faculty of Architecture, Faculty of Arts, Business School, Faculty of Education, Faculty of Law and Faculty of Social Sciences.

1. Based on the relevant information on the websites of various universities and colleges. Such information is for general reference only and subject to individual institutions' official announcements. Please contact the relevant schools for the latest information.

	Type of student recruitment	No. of places	Selection criteria	Annual tuition fee (non-local students)
Hong Kong Baptist University	Separate recruitment	Approx. 300	<ul style="list-style-type: none"> • Applicants' Gaokao results must exceed the Tier 1 score or Special Admissions benchmark score of their home province. • A Gaokao English score of 110 out of 150 is required. • Some programmes require interviews, most of which are conducted entirely in English. • Some programmes accept only science and math students. 	HKD175,000
City University of Hong Kong	Joint recruitment with mainland post-secondary institutions	Approx. 220	<ul style="list-style-type: none"> • City University is included in the Priority Admissions List by the Ministry of Education. Gaokao students need only submit their preferences through Priority Admissions. • No interviews except for the veterinary science and veterinary medicine programmes, no bonus points. Admission is based on the requirements of individual faculties. • Applicants' Gaokao results are required to reach Tier 1 or Special Admissions benchmark score. • A Gaokao English score of 120 is required (135 required for law and veterinary science). 	HKD170,000
Lingnan University	Separate recruitment	Data not available; approx. 70 last year	<ul style="list-style-type: none"> • Applicants' Gaokao total score must reach the Tier 1 score or Special Admissions benchmark score of their home province. • A Gaokao English score of at least 110 (out of 150). • Extracurricular activities and personal achievements. • Applicant's personal qualities and character. • Applicant's interview performance (if selected for interview). • Meet admission requirements for the relevant programme. 	HKD160,000
The Education University of Hong Kong	Separate recruitment	Data not available	<ul style="list-style-type: none"> • Applicants' Gaokao total score must reach the Tier 1 score or Special Admissions benchmark score of their home province. No bonus points. • Gaokao English score of at least 120; 110 for some programmes with Chinese as the language of instruction (out of 150). • Students who want to major in visual arts and music are required to submit the relevant certificate and portfolio/performance reels. • Interviews are required for all 5-year full-day professional education programmes (arrangements may vary for other programmes). The interview language is English, supplemented by Putonghua for some programmes. 	HKD167,000

Chapter 6: Case study

Long-term thinking: building a DIY education fund

James, a 31-year-old¹ professional, is married to Sherman. They have a 3-year-old¹ son, Albert. James wants to put aside some money for his son's education and future development. He therefore decides to take out **HSBC Wealth Goal Insurance Plan III** ("HSBC Wealth Goal III").

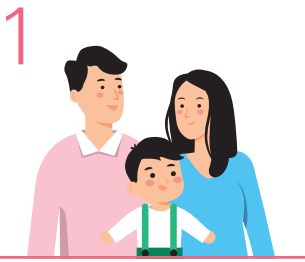
Policyholder & life insured	James (Age ¹ 31)	Premium payment period	5 years
Annual premium	USD80,000	Total Basic Plan premium paid ²	USD400,000



Remarks: The above example is hypothetical. All figures shown are rounded off, non-guaranteed and for illustrative purposes only. Please see the relevant product brochure and policy provisions for details and terms and conditions.

1. Age refers to the age on the next birthday.

2. Total Basic Plan premium paid means the total Basic Plan premium due on the day of the life insured's death (whether paid or not).



James and his wife have been nurturing Albert's talent by exposing him to different experiences and activities since a young age.



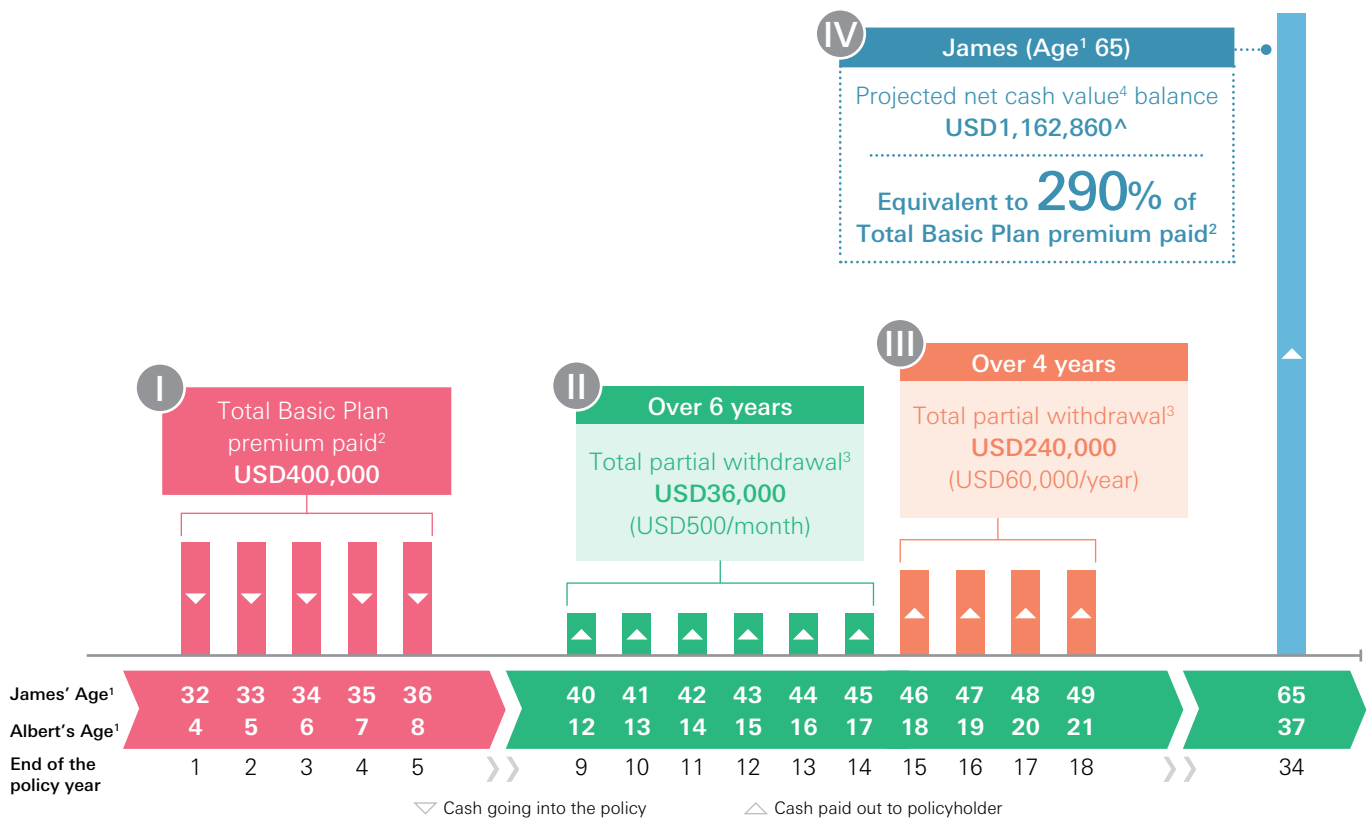
Albert has a natural sense of rhythm and a talent for dance. He has won a number of awards at dance competitions and has been training at a dance school since he was Age¹ 12. James uses HSBC Wealth Goal III to create a passive income, and makes regular partial withdrawals³ of USD500 at the end of each month for 6 years to pay for his son's dance lessons.



As an excellent dancer, Albert earns extra points when applying to foreign universities and at Age¹ 18, he successfully gains admission to a prestigious American institution. To support his son's overseas education, James makes regular partial withdrawals³ of USD60,000 at the end of each policy year for 4 years to pay for the tuitions and living expenses.



James retires at Age¹ 65. He decides to surrender his policy and collect its cash value⁴ in order to enjoy a comfortable retirement.



Total withdrawal amount **II** **III** + Projected net cash value **IV**
Equivalent to **359%*** of Total Basic Plan premium paid² (James Age¹ 65)

Notes:

[^] The remaining projected Net Cash Value⁴ contains a Guaranteed Cash Value of USD244,454 and a non-guaranteed Special Bonus⁵ of USD918,406.

* [USD36,000 (regular partial withdrawal³ for policy years 15 to 18 annually) + USD1,162,860 (Remaining projected Net Cash Value⁴ at policy year 34)] / [USD400,000 (Total Basic Plan Premium Paid²)] = 359%

3. Net Cash Value⁴ can be taken out from the Policy during the policy term by way of partial surrender as below: cash withdrawals made will be deducted from the Guaranteed Cash Value and Special Bonus⁵ (if any) entitlement, by way of reducing the Policy Amount of the Policy. With reduction of Policy Amount, the Total Basic Plan Premium Paid² under this policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit. Regular partial withdrawal of the Policy may be

subject to following two requirements: (i) a minimum amount of USD250 per regular withdrawal; and (ii) a minimum amount of the Preservation Balance of USD12,500 after such withdrawal transaction, which are determined by the Company from time to time without prior notice to policyholder. The actual amount and number of years available for regular withdrawal is dependent on the actual amount of non-guaranteed Special Bonus⁵ payable under the Policy.

4. The Net Cash Value is, at any time, the amount equal to the Guaranteed Cash Value plus Special Bonus⁵ (if any), less any Indebtedness⁶.

5. The Special Bonus is a non-guaranteed payment made at the Company's discretion.

6. Indebtedness is the sum of all outstanding policy loans and automatic premium loans advanced in accordance with the Policy plus the accrued interest on such loans as well as any outstanding premiums or payments.

Case study

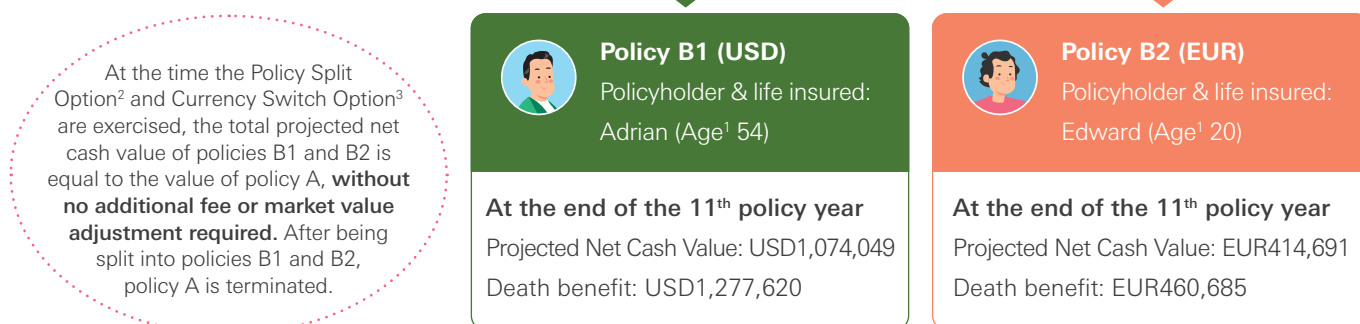
Careful planning: preparing children for joining the elite

Adrian, 43¹, is the owner of a cafe chain. He and his wife, Lizzy, have two children: 9-year-old¹ Edward and 5-year-old¹ Jenny. One of Adrian's goals is to build up the financial capability he will need to support his children's future development. He also wants a solution that offers long-term wealth growth potential and legacy planning flexibility to enable him to secure his family's future. After careful consideration, he chooses **HSBC Eminent Goal Multi-Currency Insurance Plan** ("HSBC Eminent Goal").

Policyholder & life insured	Adrian	Premium payment period	3 years
Annual premium	USD400,000	Total Basic Plan premium paid	USD1,200,000

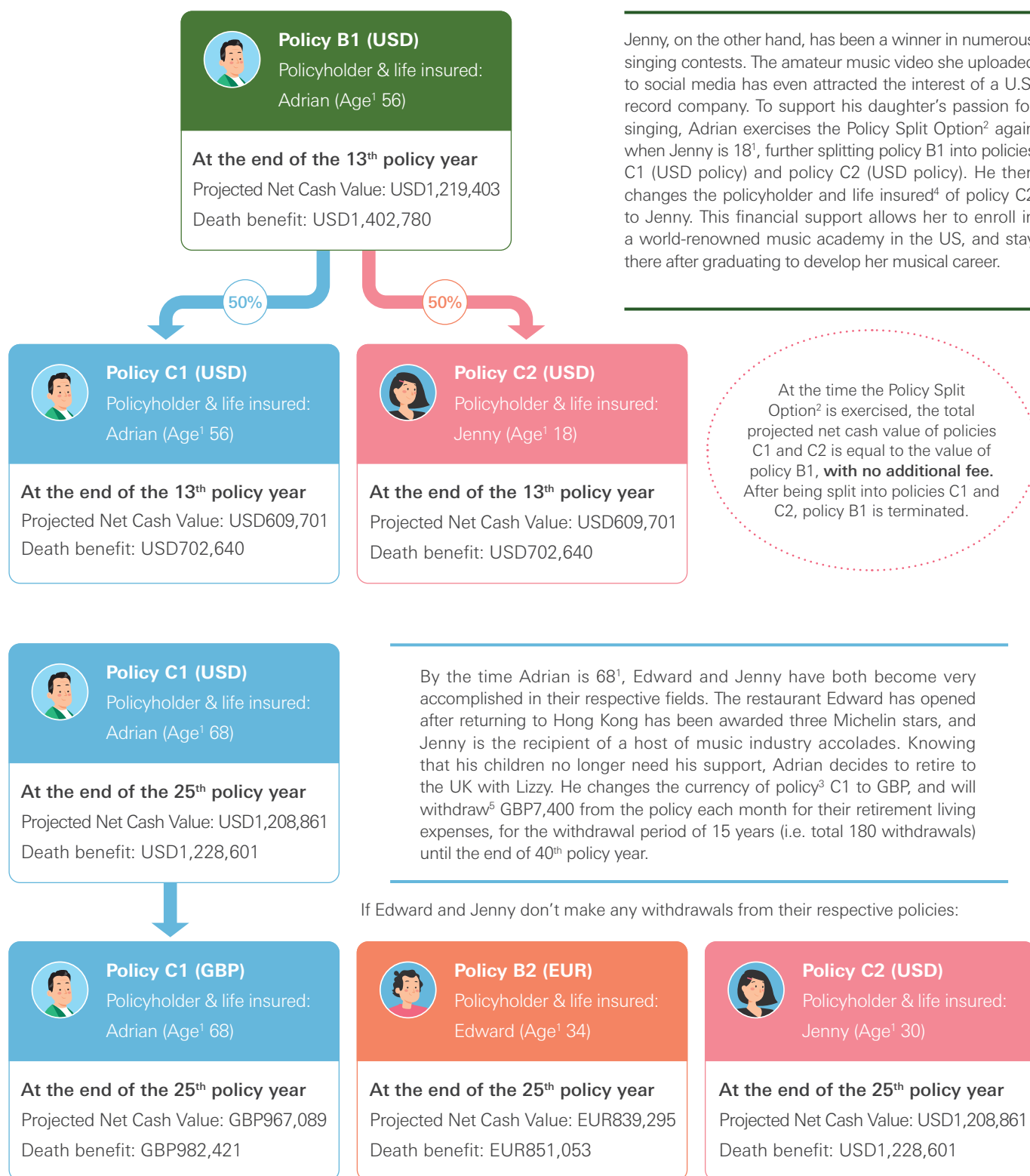
Adrian pays an annual premium of USD400,000 and the Total Basic Plan Premium Paid is USD1,200,000.

Edward has shown a talent for cooking since he was a small child, and has been awarded at numerous junior chef competitions. When he is 20¹, his father Adrian decides to exercise Policy Split Option² as well as Currency Switch Option³, thus dividing the original policy into policy B1 (USD policy) and Policy B2 (EUR policy). He also changes the policyholder and life insured⁴ of policy B2 to Edward. With this financial backing, Edward will be able to go to France to hone his cooking skills at Le Cordon Bleu Paris, and to stay in Europe after his graduation to pursue a culinary career.



Remarks: The above example is hypothetical. All figures shown are rounded off, non-guaranteed and for illustrative purposes only. Please see the relevant product brochure and policy provisions for details and terms and conditions.

- Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
- Each Policy can be segregated into at most 3 split policies with a new policy number assigned for each split policy. The policyholder of the split policies can further apply for Policy Split Option to split into a maximum of other 3 split policies. The Policy Amount⁶ of any split policies must not be less than such minimum amount requirement as may be determined by the Company from time to time. There is no Indebtedness⁷ under any Policy before policy split and such Policy is not under assignment. Your Policy will be terminated if the request to split policy is approved by us. The policy term, policy date, issue date and policy years of any split policies shall be the same as the respective original Policy before policy split. Save as otherwise provided in the policy provisions or herein, all benefits, terms and conditions of the original Policy shall apply to the respective split policies. All supplementary benefit(s) attached to the basic plan will be detached from the original Policy and attached to the respective split policies. Original policyholder can appoint new policyholders and life insured and exercise Currency Switch Option⁸ for the split policies at the time he/she exercises this option. Change of Life Insured⁴ is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Currency Switch Option⁹ is subject to availability of the policy currency at the time of applying such option, the Company's approval and applicable laws and regulations.
- Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later), you can exercise currency switch option, convert your Policy to USD / RMB / HKD / GBP / CAD / AUD / EUR / SGD / MOP (MOP is to be made available for the Policies issued in Macau only). Projected Net Cash Value and Total Basic Plan Premium Paid are calculated according to the illustrative exchange rate USD to EUR = 1:0.9, USD to GBP = 1:0.8. The illustrative exchange rate is for reference only. The actual exchange rate applied will be the prevailing exchange rate as of the effective date of exercising the Currency Switch Option as determined by the Company from time to time and at our sole discretion. Net Cash Value, Total Basic Plan Premium Paid and Policy Value Management Balance (if any) will be switched into the converted currency using the prevailing exchange rate as of the effective date of exercising the Currency Switch Option, subject to rounding difference, and no market value adjustment will be applied.



4. Each policyholder is entitled to the Change of Life Insured of the Policy for unlimited times after the 1st policy year, or the Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on a case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying claim risk, change in policy term, latest economic outlook.

5. Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later) and if there is no Indebtedness⁷, you might request to withdraw cash value from this Policy in annual or monthly frequency. To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the requested withdrawal amount will be deducted from the Net Cash Value and will be payable to the policyholder. The Policy Amount⁶, Total Basic Plan Premium Paid, Guaranteed Cash Value, Special Bonus (if any) and Death Benefit will be adjusted in the same mechanism as Partial Surrender and in accordance with the terms of the Policy.

6. Policy Amount is an amount used to determine the premiums payable under the Policy and your Guaranteed Cash Value and Special Bonus to be received under the basic plan of this Policy. It does not represent the amount of Death Benefit payable or cash value of your Policy.

7. Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.

8. By exercising the Currency Switch Option, you can switch the policy currency to a different currency that the Company makes available at the time of the application for Currency Switch Option. The policy values under the basic plan of the Policy will be switched to the converted currency according to the "Product Summary" section and detailed terms and conditions outlined within the policy provisions. All supplementary benefit(s) attached to the basic plan will also be denominated in the converted currency. The Company shall have the absolute right and discretion to approve the application for exercising the Currency Switch Option and impose any requirements and conditions, as the Company deems appropriate.

Chapter 7: Featured interview

Nurturing gifted students, unleashing their potential

The discovery that your child is gifted is no doubt a happy one. But it also raises many questions. How should gifted children be nurtured to bring out their full potential? How should we choose the most suitable learning experiences for children, whether they are gifted or not? We talk to Dr Jimmy Wong to get his perspective on the state of gifted education and its development prospects.



What is gifted education? What characteristics does it have?

For almost 100 years, IQ has been one of the key assessment criteria for giftedness. Since the start of the 21st century, the criteria have been extended to 8 intelligences, including language, math and science, logic, etc. In addition to cognitive skills, there is now a stronger emphasis on non-cognitive abilities, such as sports, art, interpersonal communication, etc. In fact, personal aptitude has never been one-dimensional. As early as 2,000 years ago, Chinese culture already recognised the '6 arts', which included music, horsemanship and archery. It's like an ancient version of multiple intelligences.

Statistics show that gifted children make up 2% of the total. Their abilities and personalities set them apart, and influence their behaviour:



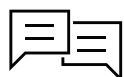
Dr Jimmy Wong Executive Director, The Hong Kong Academy for Gifted Education

Characteristics of gifted children

- Surpass other children of the same age in terms of learning speed and problem-solving ability.
- Curious, believe everything has a cause, like asking questions.
- Perfectionists who can stay focused on the task at hand and are determined to pursue excellence.
- Give personal interests their undivided attention.
- Think differently and do things their way.
- Have an agile, highly perceptive mind; good at deduction, have empathy.

Common scenarios in gifted education teaching

- Lose interest easily because they already know the materials being taught.
- Often question the validity of answers and what they are being taught.
- Often pursue goals to the exclusion of all else but lack efficiency and time management skills; often cannot complete tasks on schedule.
- Tend to focus excessively on a single hobby; not enough exposure to other experiences and interests.
- Below-par communication skills; often neglect others' viewpoints and their own appearances.
- Tend to magnify information and opinions coming from others, then over-react or become emotional.



When should be children be assessed for giftedness? What is a good development strategy for the ones who are gifted?

Generally speaking, children who are around 3, 4 years old have very limited language ability and life experience. If we measure their intelligence at that age, the results would not be very accurate.

It's better to wait until after the age of 6, when they have acquired stronger language skills. Their IQ score would be more reliable then.

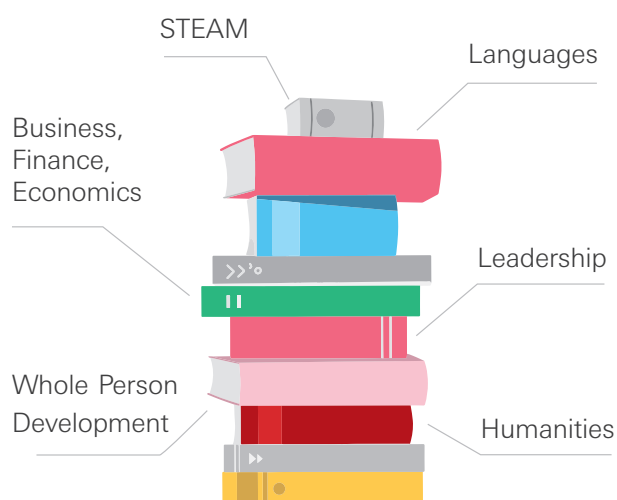
When teaching kids, especially those who are under the age of 8, the most important thing is to pay attention to their personality and behaviour. You can absorb knowledge for life, or search online anytime. But morals and values are things you have to establish while kids are at a young age, because it's very hard for people to

change in later life. Giftedness is only a personal advantage, but respect for others, service to community, these are the true marks of a good person.



When do students need gifted education? How does your programme meet their needs?

No matter how big or well-equipped a regular school is, it would only have a relatively small number of gifted students, so you can't have a programme just for them. The Hong Kong Academy for Gifted Education is fully funded by the Education Bureau and provides over 400 programmes for students aged 10 to 18 each year. This far exceeds the scope of what their own schools can offer. Most of these programmes are taught by experts, engineers and university professors from outside the academy, and classes are held mainly on Saturdays and school holidays. The scope of provision includes:



We had a 14-year-old student who had a keen interest in accounting. So we arranged for a renowned accountant to be his mentor. By the time he was only 16, he already held professional accounting qualifications in Hong Kong and the UK.

Our emphasis is on whole person development, so we make a point of infusing different supplementary elements into our programmes, including social skills, communication, personal attitude, stress management and so on. Once internalised, these elements will be beneficial to the students' gradual development.

We had another student. His grades at his own school were only average, but he was a prodigy in information and computing technology. His experience as a student wasn't very happy, and he never took part in the HKDSE or applied for university. His determination and resilience enabled him to earn an income by working on many big companies' IT projects. He's now taking an overseas university's distance learning course.



Is a child's giftedness related to the parents' intelligence or wealth?

The parents of some gifted students did well academically themselves, so to a certain extent, intelligence may have a genetic basis. On the other hand, there are also parents who were not top students themselves, but whose kids are outstanding. That's why DNA testing may not predict giftedness with 100% accuracy.

As for financial background, our students are mainly from middle-class families. It may be because middle-class parents tend to be more knowledgeable about gifted education, and take the initiative to enrol their kids in the academy. The fact is, we also have disadvantaged students. In other words, the data and research findings we currently have are not extensive enough to be conclusive.

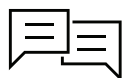


Is gifted education common in Hong Kong? What about in other countries?

There are about 400,000 students aged 10 to 18 in Hong Kong. Around 2% are gifted. That's 8,000 students. That roughly corresponds to the number of students at the academy. In other words, we have brought basically all the gifted students in that age group together. Gifted education started in Hong Kong over 30 years ago, so it has a strong foundation by now. From an initial focus on events such as the Math Olympiad, there has been a shift toward whole person development for gifted students, and is helping society to cultivate successive generations of achievers and change-makers.

In Singapore, gifted education also has been around for over 30 years. All the children in the country can be assessed at around the age of 8, with a chance to enrol in gifted education schools. But you only get one chance, so students do feel some pressure. Relatively speaking, the system in Hong Kong is more flexible. Our academy admits any student between the ages of 10 and 18. We regularly exchange ideas with the Ministry of Education in Singapore. They are gradually changing their policy to make room for students of different ages.

Gifted education in mainland China is similar to that in the US. The focus currently is on providing science and maths training for elite students. Japan, on the other hand, introduced gifted education less than 10 years ago, so you can say they are just getting started.



What insights do you have to share with parents of non-gifted children?

Just because a student is not gifted or doesn't even have a particularly high IQ, it doesn't mean they don't have own strengths or talents. For instance, being very or even excessively focused on an interest is one of the personality traits of gifted students. But you don't have to have a consuming interest in reading or maths to be outstanding. An overriding passion for creative pursuits, art, dance, singing, etc. can be just as promising and rewarding. Everyone excels at something. The important thing is to give their talent an opportunity to reveal itself and flourish.

Reflecting on years of teaching experience, one of the key principles we uphold is understanding our students' interests and needs. This enables us to provide diverse training and support that fosters their all-round development.

Featured interview

Living the Dream – From Hong Kong to the NBA

It wasn't so long ago when he was playing pick-up games on the basketball courts at Southorn Playground and Victoria Park Basketball Courts in Hong Kong, but since then, he has reached a very different level.

David Muoka was born and raised in Hong Kong. In 2024, the 6ft. 10in. basketball player made history when he became the first Hong Kong native to break into the NBA. Currently playing for the Windy City Bulls, the NBA G League* team affiliated with the Chicago Bulls, David is setting his sights even higher. We talk to him about his amazing journey and what it takes to reach for the stars.



When did you first become interested in basketball?

For as long as I can remember, I've always loved to watch and play the game. My dad and I used to watch NBA games at 6 in the morning before I went to school, because of the time difference. I'd say the love for the game that I had back then is what drives me still today.



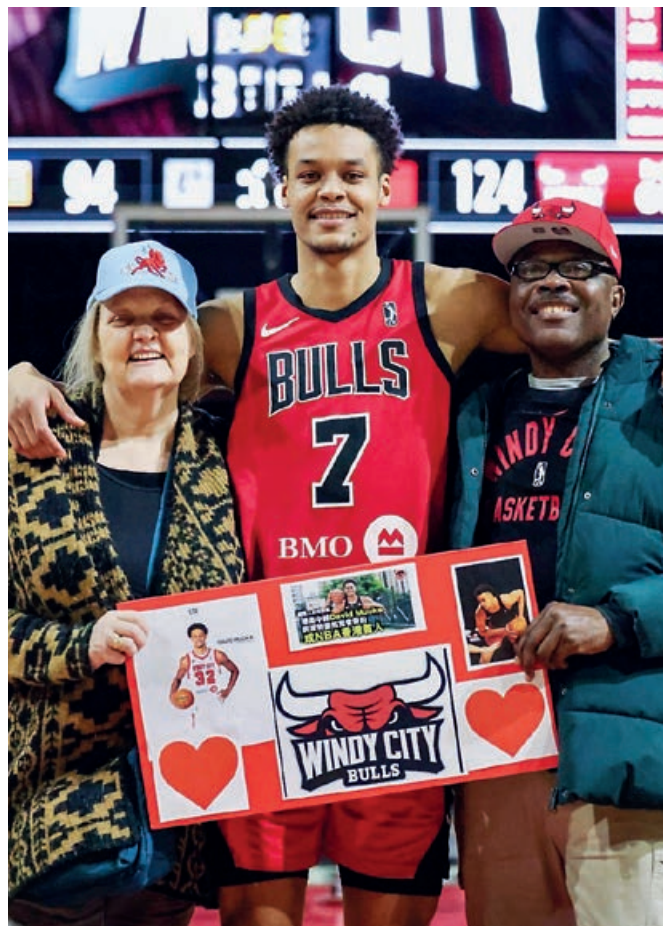
How did your parents support your basketball dreams?

Even when I was just a kid, they were taking me to the basketball courts, and I would play with the grown men. They have always supported me in that sense, physically and patiently, always coming to my games, taking me to practice and picking me up afterwards. And apart from the considerable financial support, they backed me up spiritually as well, always reminding me to keep going.



What made you want to pursue a career in basketball?

I would say, just my passion for the game. Growing up in Hong Kong, I didn't just watch NBA games. I was always going to the Blake Garden basketball court in Mid-Levels, Southorn Playground and Victoria Park Basketball Courts to play against the adults. I had a lot of fun. That's how my passion for the game kept growing, and it eventually drove me to pursue a professional career.



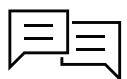
David Muoka Center, Windy City Bulls



Growing up, did you feel you had to sacrifice a lot for your passion?

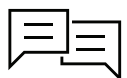
I would definitely say I missed out on a lot of nights out with my friends and different parties and so on because I was working out. I still had a great time growing up with my friends and great memories, but I often had to sacrifice time with my friends or even my family just to be at the gym. I wouldn't have it any other way, because without that sacrifice and all the time and hard work, I wouldn't be here.

* The G League is a professional basketball league that serves as the development league of the NBA.



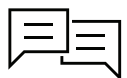
What is your goal as a professional basketball player?

Being an NBA player is one thing, becoming an NBA star or a high-level NBA player is a different step. I want to establish myself as one of the best NBA players. That goal has always given me my competitive drive. I don't like to go on a court and say, this person is better than me or this person can beat me in a game playing one-on-one. So being the best version of myself as an NBA player, that would be my goal.



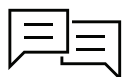
Have you encountered any obstacle that made you want to give up or lose motivation? What kept you going?

I feel that everyone encounters obstacles in some shape or form. I am no exception. Sometimes we would lose a game which I felt we should have won, or I would feel I didn't perform in a game and had let my team down. But my competitive drive and the passion I had for the game always kept me going. I loved basketball so much that even when I did encounter obstacles, I couldn't really see myself giving up.



What does Hong Kong mean to you?

Hong Kong has always been and will always be my home. I was born and raised in the city for 18 years, and it's still home for me because I go back every summer. My mom and dad still live there. Every time I step out on a basketball court, I just want to make people in Hong Kong proud. The city will always have a very special place in my heart. Hopefully, very soon, I'll be representing Hong Kong on the international stage as well.



People talk about nature vs. nurture. In your case, how much would you say is natural talent and how much is hard work?

When I was growing up, I didn't know I was going to be this tall but I still loved basketball regardless. I didn't play basketball because I was tall, I played basketball because I loved it. I think that passion was what drove me to work so hard. Nowadays, I go to the weight room and lift almost every day. Natural talent has something to do with it, of course, but I feel that hard work is definitely what has brought me to where I am today.



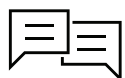
Besides basketball, do you have other hobbies?

I like playing video games a lot. I like to go out with my teammates or, when I'm back home, with my family. But I have to say, my biggest hobby is probably playing video games, which might not be the best, but I feel that it has in a way helped me stay focused, because I would stay home and play video games instead of going out in some situations. So it helps keep me on the right track.



Playing basketball is obviously not something you can do till you're 60 years old. Have you thought about a second career? What's your plan in terms of life after basketball?

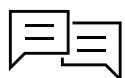
I majored Economics and International Business in school. In terms of career choices when I'm done playing, I have many ideas. I want to give back to the community back home in Hong Kong or give back to kids worldwide, using my business/sports background as a platform to build a foundation to help them chase their dreams, whether as athletes or following other career paths.



What would you say to encourage athletes in Hong Kong or young people aspiring to be professional athletes?

First of all, I would just say, 加油 (add oil, which roughly translates to "keep it up")! It's really as simple as that, keep going. Very often, I feel that the kids back home give up on their dreams because they don't see the light at the end of the tunnel, so to speak, in terms of how they are going to make it as a professional athlete or succeed in their career.

It's natural to sometimes be anxious or worried about how you're going to make it. But don't give up. The odds might be stacked against you, but once you have that dream, all you have to do is keep believing in yourself and working hard.



If you could travel back in time, what would you say to yourself 10 years ago?

I would probably tell myself to be more focused and more positive about the challenges I would face in life, because I feel that all the challenges we face in life are for a reason. You can either let the challenges break you or you can let them build you. Looking back, I would sometimes let challenges or obstacles break me or hinder my focus. Obviously it's a part of growing up and maturing and learning, but I would just tell myself to look at those challenges in a more positive way, knowing that they would build me into the basketball player and the human being I want to be one day.





“Afterword

No two children are the same. Each one is blessed with a unique personality and talent. And every parent feels a responsibility to bring out the best version of their child. We live in an age when technological advances are bringing a wealth of options for teachers and learners. But a legacy of love and wisdom will always come from the family's core values, a good upbringing, and the lifelong bond between parents and child.

A great learning journey is marked by care, understanding, thoughtfulness and guidance, and tailored to the child's needs. If done right, it will eventually turn potential and dreams into reality. Your children deserve no less. After all, they are not only a blessing, but all the motivation you need to build a wonderful future.

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