

# UPREP TALK

University Placement and Preparation

Every other Wednesday

08:30 - 09:15 am

Secondary Hall, Chaofah City Campus

Presented by



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# Fees, Funding and Finances: Understanding University Costs



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# What would you pay to study Business Management?

|            |                                                |                             |
|------------|------------------------------------------------|-----------------------------|
| 50,000 GBP | Can you<br>match cost<br>to the<br>university? | <u>Cambridge (UK)</u>       |
| 10,000 GBP |                                                | <u>UBC (Canada)</u>         |
| 12,000 GBP |                                                | <u>UMichigan (USA)</u>      |
| 25,000 GBP |                                                | <u>UC Roosevelt (Neth)</u>  |
| 14,000 GBP |                                                | <u>NUS (Singapore)</u>      |
| 18,000 GBP |                                                | <u>Stamford Intl (Thai)</u> |
| 4000 GBP   | (INTERNATIONAL FEES<br>PER YEAR)               | <u>Adelaide (Aus)</u>       |
| 25,000 GBP |                                                | <u>ESP Business School</u>  |



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# International Fees (Per year)

## The Answers

|            |                   |                                                      |
|------------|-------------------|------------------------------------------------------|
| 50,000 GBP | International Fee | <a href="#"><u>UMichigan (USA)</u></a>               |
| 18,000 GBP | International Fee | <a href="#"><u>ESCP Business School (France)</u></a> |
| 25,000 GBP | International Fee | <a href="#"><u>Adelaide (Aus)</u></a>                |
| 25,000 GBP | International Fee | <a href="#"><u>Cambridge (UK)</u></a>                |
| 12,000 GBP | International Fee | <a href="#"><u>NUS (Singapore)</u></a>               |
| 4000 GBP   | International Fee | <a href="#"><u>Stamford Intl (Thai)</u></a>          |
| 10,000 GBP | International Fee | <a href="#"><u>UCRoosevelt (Neth)</u></a>            |
| 14,000 GBP | International Fee | <a href="#"><u>UBC (Canada)</u></a>                  |



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## Estimated Avg. International Tuition Fee (USD/yr, 2025–26)

### United States

\$20,000 – \$50,000+ per year

### Australia

\$13,000 – \$28,758+ per year

### United Kingdom

\$12,500 – \$47,500+ per year

### Singapore

\$17,247+ per year estimate

### Canada

\$11,000 – \$26,000+ per year

### Hong Kong

\$16,500+ per year estimate

### Indonesia

\$4,015+ per year estimate

### China

\$3,800+ per year estimate

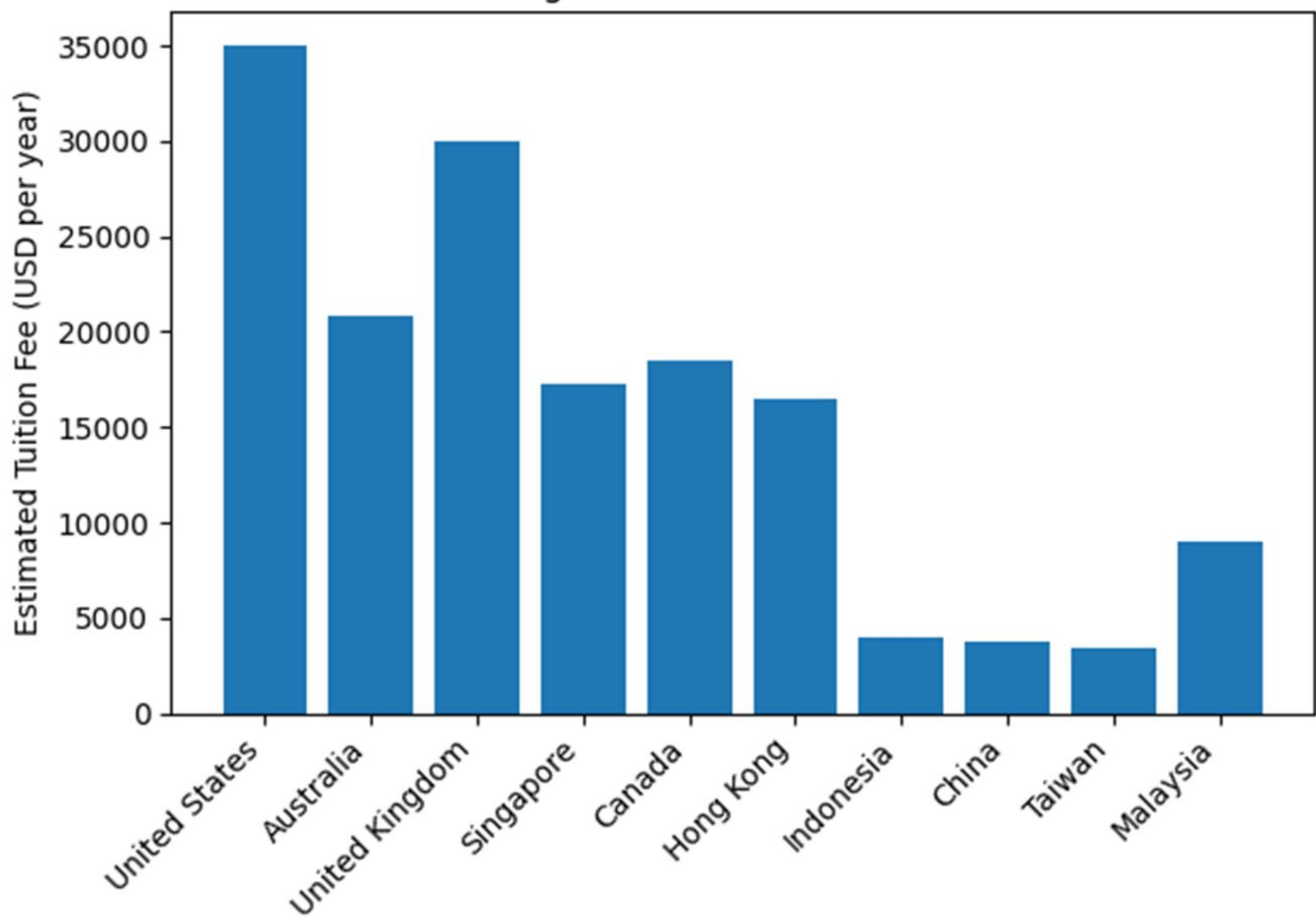
### Taiwan

\$3,436+ per year estimate

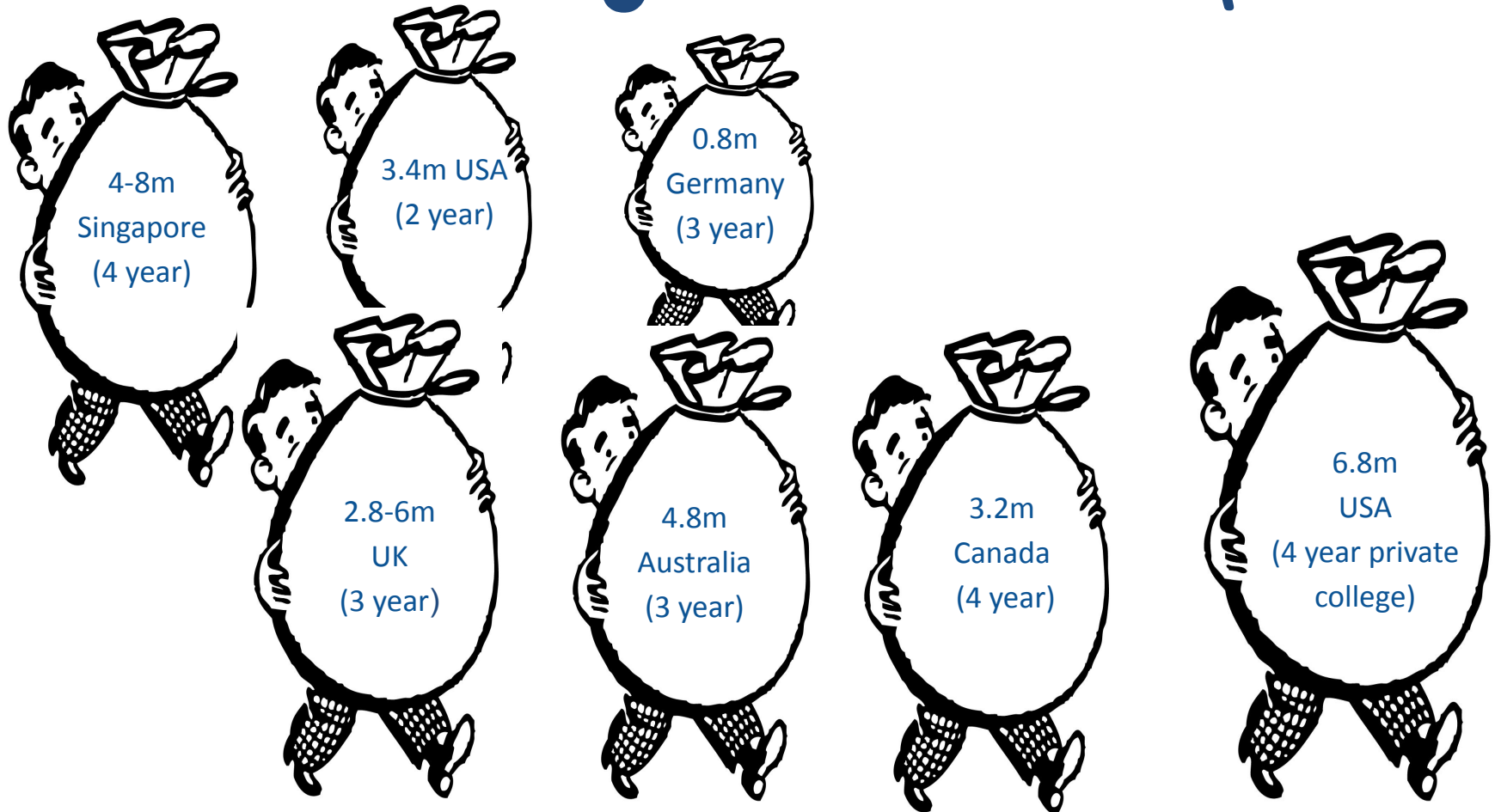
### Malaysia

Variable, but generally lower than Western countries (tuition widely ranges)

Estimated Average International Tuition Fees (2025-26)



# Costs over length of course (in THB)



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## Direct costs

- Tuition / Other Fees
- Housing / Food

## Indirect costs

- Visa
- Transport
- Books
- Insurance
- Personal expenses

# Cost of Attendance



| Country     | Top University (QS 2025 Rank)                        | Annual Average Tuition (Approx.) | Annual Average Living Expenses (Approx.) | Overall Annual Average (Approx.) |
|-------------|------------------------------------------------------|----------------------------------|------------------------------------------|----------------------------------|
| USA         | Massachusetts Institute of Technology (MIT) (Rank 1) | £17,000 – £23,000                | £9,000 – £18,000                         | £26,000 – £41,000                |
| Australia   | University of Sydney (Rank 7)                        | £12,000 – £20,000                | £8,000 – £16,000                         | £20,000 – £36,000                |
| New Zealand | University of Auckland (Rank 5 in Sustainability)    | £10,000 – £15,000                | £8,000 – £12,000                         | £18,000 – £27,000                |
| UK          | University of Cambridge (Rank 5)                     | £10,000 – £30,000                | £12,000 – £15,000                        | £22,000 – £45,000                |
| Canada      | University of Toronto (Rank 1 in Sustainability)     | £18,000 – £37,000                | £8,000 – £12,000                         | £26,000 – £49,000                |
| Hong Kong   | University of Hong Kong (Rank 26)                    | £13,000 – £15,000                | £10,000 – £12,000                        | £23,000 – £27,000                |
| Singapore   | National University of Singapore (Rank 8)            | £10,000 – £20,000                | £6,000 – £12,000                         | £16,000 – £32,000                |



| Country        | Annual Total Cost of University Tuition<br>(Converted to GBP) | Net Annual Salary After Graduation<br>(Converted to GBP) |
|----------------|---------------------------------------------------------------|----------------------------------------------------------|
| Australia      | £9,273.61 – £20,401.94                                        | £37,094.44                                               |
| United States  | £21,715.29 – £33,542.91                                       | £34,793.55                                               |
| United Kingdom | £11,445.30 – £43,497.00                                       | £32,383.19                                               |
| Hong Kong      | £0.00 (Exact data not provided for min/max tuition in GBP)    | £16,255.56                                               |
| Canada         | £0.00 (Exact data not provided for min/max tuition in GBP)    | £37,719.09                                               |



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# What affects the total cost?

-  Country & City
-  Length of course
-  Subject choice
-  Citizenship & residency status
-  Cost of living



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# Cost of living matters

- Major cities (e.g. New York, Geneva, Zurich, Singapore, Paris) are expensive.
- Smaller cities (e.g. Granada, Sunderland, Derby) are more affordable.
- Living costs can equal or exceed tuition fees.

# Why Passport and Residency Matter

Tuition can vary significantly depending on:

- Citizenship
- Residency history
- EU/UK status
- Local tax history



Example:

- Germany: free/low tuition in many public universities
- United Kingdom: UK citizens without residency may be classified as international students
- Netherlands: lower fees for EU passport holders

# Citizenship and Residency

**No difference:** USA / Germany / Norway / Taipei

**Cheaper for citizens:** Australia / Canada / Netherlands / Singapore

**Cheaper for EU citizens:** Netherlands / Finland / France / Denmark / Austria / Italy / Spain

**Cheaper for UK residents:** UK



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# UK Home Fee Status



## Main assessment criteria:

- Normally resident in the UK for the 3 years before the course, or
- Living overseas temporarily (e.g. due to parental employment)

## Universities look for evidence of genuine UK ties, such as:

- UK address (strongly recommended on UCAS)
- UK bank account and National Insurance number (for student)
- Voter registration or tax records
- Property ownership, utility bills, or council tax
- Previous schooling or residence in the UK

# Advice for Families

**Fee status decisions can differ between universities (assessments can produce different outcomes):**

- Apply to up to 5 universities first (UCAS)
- Wait for fee status decisions before choosing firm and insurance choices

## **Start early**

- Universities may request detailed documents and explanations
- The process can take several weeks/months

## **Key advice**

- Maintain clear and ongoing UK ties
- Keep documentary evidence of UK residence and financial connections
- Be prepared to explain the temporary nature of living overseas

# Costs for citizens:

Denmark / Germany / Finland / Norway: **Free**

Austria / Netherlands / Italy / Spain: **less than \$4000**

Australia / New Zealand / Canada / Israel / Japan /

Korea / UK :\$4-10,000

## Group 1 £19,197

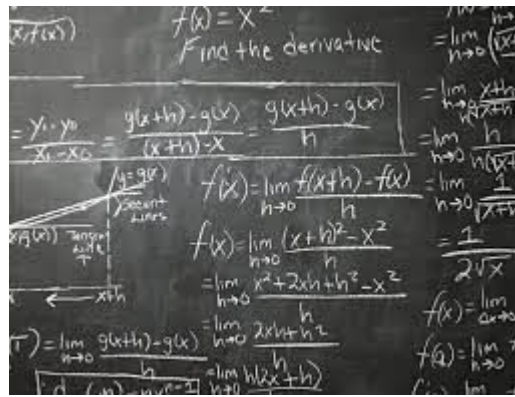
- Archaeology
- Asian and Middle Eastern Studies
- Economics
- Education
- English
- History
- History of Art
- Modern Languages
- Politics
- HSPS
- Law
- Linguistics
- Philosophy

## Subject Costs



## Group 2 £20,157

- Mathematics



# Subject Costs

## Group 3a £22,482

- Architecture



## Group 3b £26,376

- Geography
- Music



Group 4 £30,678

# Subject Costs

- Chemical Engineering
- Engineering
- Computer Science
- Management Studies
- Manufacturing Engineering
- Natural Sciences
- Psychological & Behavioural Sciences



# Subject Costs

## Group 5 £52,638

- Medicine
- Veterinary Medicine



# How to Apply Financial Aid Assistance Student Loans



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# Financial Aid

Students and families are the primary source of funds and are expected to contribute to the extent they are able.

**Financial Aid** is any money contributed from another source to make up the difference: **grants, scholarships, student loans** and **work-study**.



# Need based financial aid (US / Canada)



## Need Blind:

ALL students are admitted regardless of financial need, the university will make up whatever financial aid package required to attend

## Need Aware / Sensitive / Conscious:

Students are admitted in rank order with financial aid provided up to a point, once the money is gone needy students stop being admitted

Many universities will guarantee to meet "full need" but this may not be the full amount / be less than parents expect

# Scholarships & Entry Awards

Money given on the basis of excellence - academic or sporting / leadership / musical etc. ability

Regardless of family's ability to pay

**Merit based**

Require excellence

Usually require grades

Activity be maintained

Frequently don't cover full costs

**LITTLE MISS BRAINY**

By Roger Hargreaves



**MR. CLEVER**

By Roger Hargreaves



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# Entry

## Major/ One Off Awards

- Payments at entry
- Maybe a reduction in fees
- Based on academic excellence
- Designed to make you choose that institution
- Sometimes are automatic entry



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# Other types of help

**Loans:** need to be repaid

**Work/Study:** earn money through a university approved work scheme  
(only official work allowed on US F1 Visa)

**Work:**

Thailand (not allowed)

Denmark / Netherlands / Singapore (up to 15/16 hours a week)

UK / Australia / Germany / Ireland / Canada (up to 20 hours)

Finland (up to 25 hours)



# Be wary of out of date information!

Do your own research,  
don't rely on others'  
experiences or untrusted  
websites.



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# Final tips...

- Minimum amounts for visa requirements: UK / Germany = \$16,687\*
- Residency and fees e.g. UK / EU passport holders become International Students if they do not meet residency requirements
- Language of courses e.g. Germany is "free" / France is "cheap" but there are few English language programmes
- Cost of Living e.g. Norway is "free" but cost of living is high - estimated at \$1455 per month for students
- Deadlines vary for aid: some at application / some automatic - CHECK
- Anticipate need - most institutions will not allow you to "re-apply" for aid once admitted (e.g. if a sibling going to college means finances will be needed part way through)

# Useful resources

<https://www.internationalstudent.com/scholarships/>

<https://www.topuniversities.com/student-info/scholarship-advice/scholarships-study-abroad>

<http://www.scholars4dev.com/category/country/>

<https://www.collegeraptor.com/paying-for-college/articles/scholarships/> (USA)

<https://www.savethestudent.org/international-students/scholarships-funding-for-international-students-uk.html> (UK)

<https://studyinthailand.org/study-abroad-thailand-university/scholarships-for-thailand.html> (Thai)

<https://www.studyinholland.nl/study/scholarships/highlighted-scholarships/holland-scholarship> (Neth)

<https://www.studyinaustralia.gov.au/english/australian-education/scholarships> (Aus)

[http://www.studyincanada.ca/english/scholarships\\_canada\\_international\\_students.htm](http://www.studyincanada.ca/english/scholarships_canada_international_students.htm) (Can)

[http://www.studyinkorea.go.kr/en/sub/gks/allnew\\_invite.do](http://www.studyinkorea.go.kr/en/sub/gks/allnew_invite.do) (Korea)

<https://www.studying-in-germany.org/scholarships-and-financing/> (Germany)

<https://www.collegepond.com/undergraduate-programs-scholarships-international-students-singapore/> (Sing)

<https://studyinsweden.se/scholarships/> (Sweden)

<https://www.studyinfinland.fi/scholarships> (Finland)

# What is Unifrog?

Unifrog is an online platform designed to support young people to make informed decisions about their futures.

They partner with schools to provide a range of online tools and lessons to help students explore their interests, find their best next step, and apply successfully.

The online platform is suitable for all students from Grade 6 all the way up to Grade 12 and beyond.

We're going to look at some of the tools suitable for each year group, and some of the opportunities available to students.

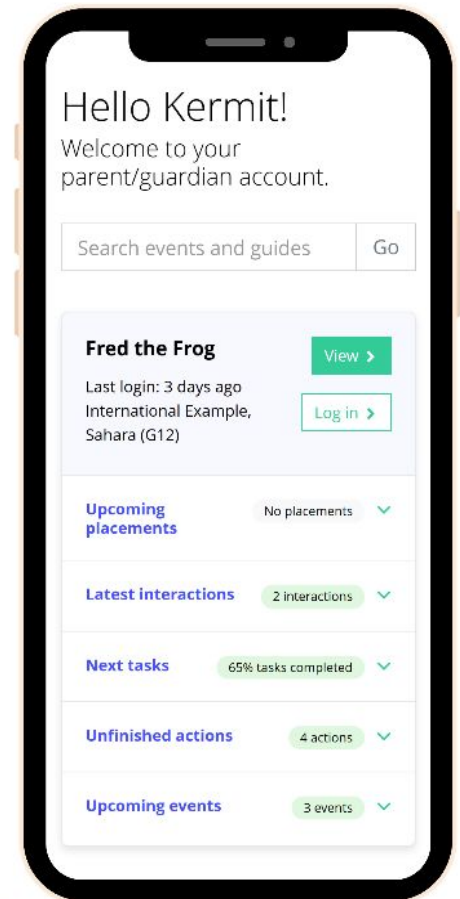




# Parents and caregivers: get signed up!

Why should students have all the fun?! You can create your own account to see key details about your child's Unifrog journey, and to access the tools in the same way students do!

Scan this QR code or go to [www.unifrog.org/parent](https://www.unifrog.org/parent) and create an account using your email address or single-sign on (i.e. signing in with Google or Microsoft).



# UPrep Parent Sessions

| Dates 2025/26                      | Topic                                                               |
|------------------------------------|---------------------------------------------------------------------|
| 1: 27 <sup>th</sup> August 2025    | Introduction to UPrep                                               |
| 2: 10 <sup>th</sup> September 2025 | Your child's 5 year plan                                            |
| 3: 24 <sup>th</sup> September 2025 | Choosing subjects and careers                                       |
| 4: 8 <sup>th</sup> October 2025    | Comparing different university systems                              |
| 5: 29 <sup>th</sup> October 2025   | Applying to Thai universities                                       |
| 6: 12 <sup>th</sup> November 2025  | Application and standardised testing                                |
| 7: 26 <sup>th</sup> November 2025  | Applying to the UK and Europe                                       |
| 8: 10 <sup>th</sup> December 2025  | Applying to USA and Canada                                          |
| 9: 7 <sup>th</sup> January 2026    | Applying to Australia, New Zealand                                  |
| 10: 21st January 2026              | Applying to Asian universities                                      |
| 11: 4 <sup>th</sup> February 2026  | Alternative pathways and gap years                                  |
| 12: 4th March 2026                 | Fees, funding and finances                                          |
| 13: 18th March 2026                | UPrep For Parents by Parents going to the Netherlands and/or the UK |
| 14. 29th April 2026                | Applying to Oxbridge                                                |
| 15. 13th May 2026                  | Applying to Ivy League and top US universities                      |



**QUESTIONS?**

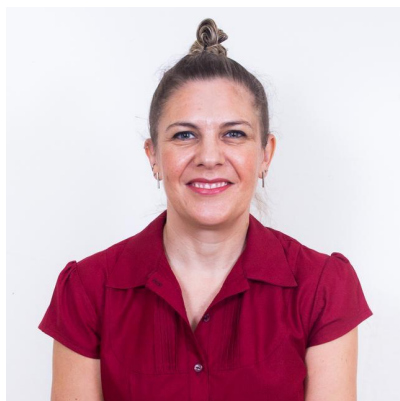


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# To book an appointment, get in touch!



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