



UPrep

University Preparation
and Placement Programme

**Preparing your child for
higher education and beyond!**



UPREP TALK 2025

Show me the money!



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What would you pay to study Business Management?

50,000 GBP	Can you match cost to the 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 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	<u>UMichigan (USA)</u>
18,000 GBP	International Fee	<u>ESCP Business School (France)</u>
25,000 GBP	International Fee	<u>Adelaide (Aus)</u>
25,000 GBP	International Fee	<u>Cambridge (UK)</u>
12,000 GBP	International Fee	<u>NUS (Singapore)</u>
4000 GBP	International Fee	<u>Stamford Intl (Thai)</u>
10,000 GBP	International Fee	<u>UCRoosevelt (Neth)</u>
14,000 GBP	International Fee	<u>UBC (Canada)</u>



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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 (Converted to GBP)	Net Annual Salary After Graduation (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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Length

Location

Variables

Citizenship

Subject



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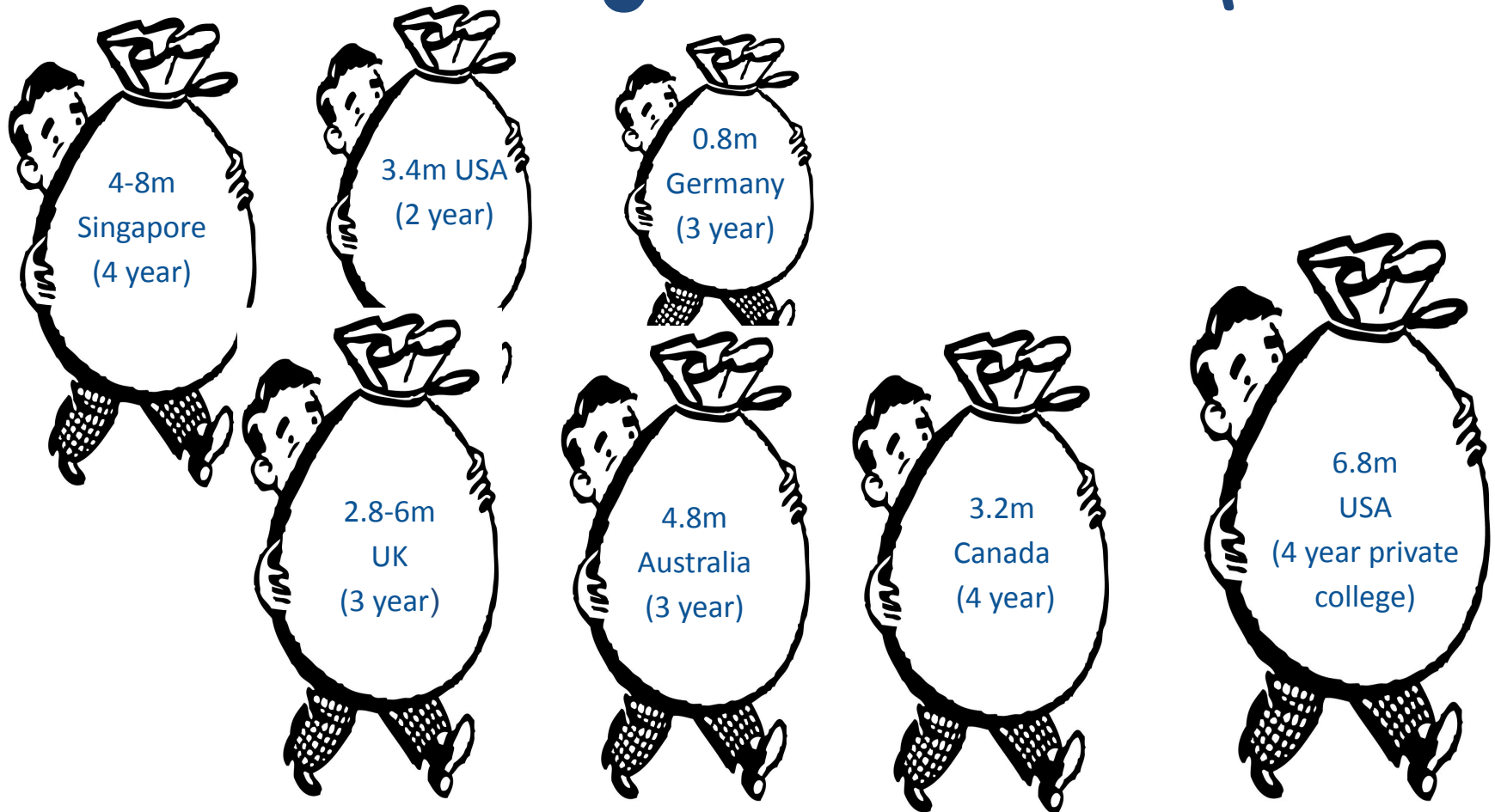


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Costs over length of course (in THB)



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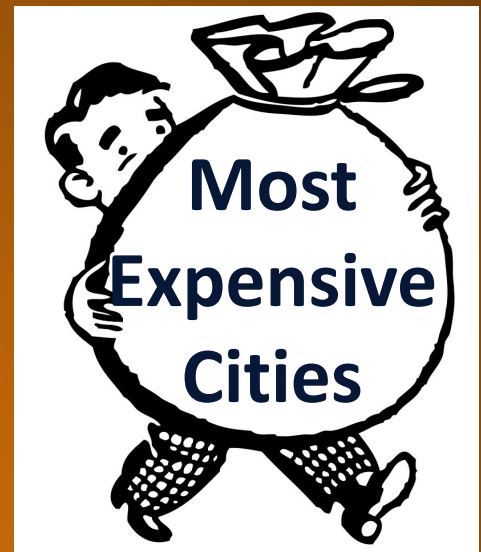


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Zurich



Paris



Hong Kong



Singapore



Tel Aviv



Osaka



Geneva

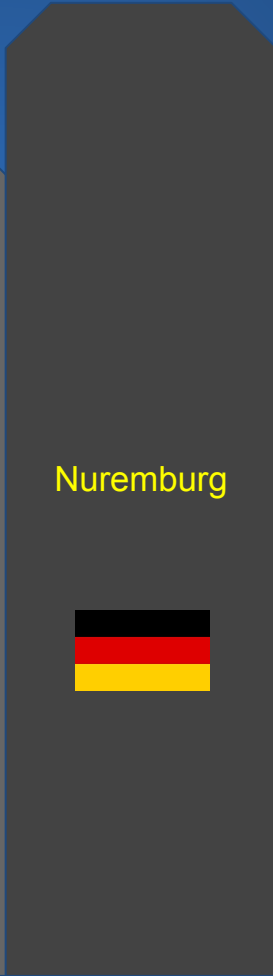


New York



Copenhagen







Citizenship 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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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



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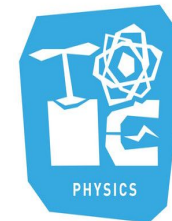
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Group 1 £19,197

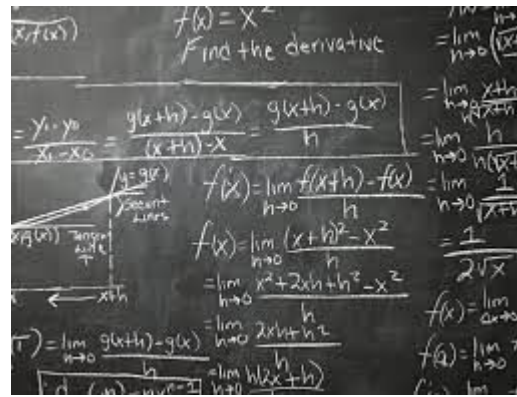
Archaeology; Asian and Middle Eastern Studies; Economics; Education; English; History; History of Art; History and Modern Languages; History and Politics; Human, Social, and Political Sciences; Law; Linguistics; Modern Languages; Philosophy

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



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How to Apply Financial Aid Assistance Student Loans



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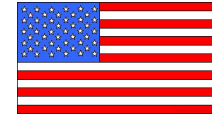
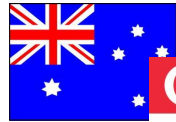


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Cost



Subsidy



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Expected Family Contribution

Financial Aid

Cost of Attendance & Tuition

Scholarship

Work Study

Need Blind

Need Aware

Terms to know



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Direct costs

- Tuition / Other Fees
- Housing / Food

Indirect costs

- Visa
- Transport
- Books
- Insurance
- Personal

Cost of Attendance





Financial Aid

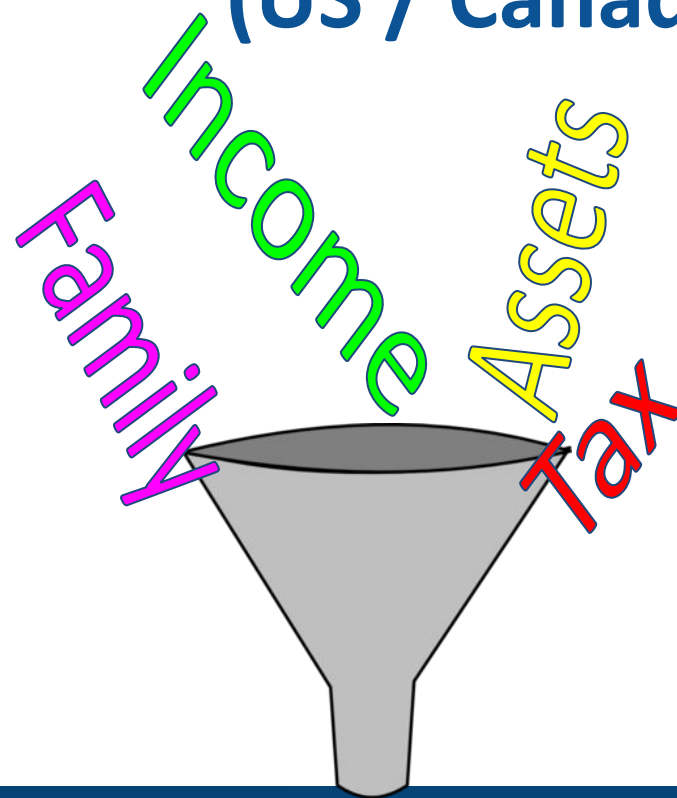
Students and families are the primary source of funds and are expected to contribute to **the extent they are able.**

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



Expected Family Contribution (EFC) (US / Canada)

An **index number** that college financial aid staff use to **determine how much financial aid** you would receive if you were to attend their school. The information you report, including specific **tax information & family income**, is used to calculate your **EFC**.



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Expected Family Contribution (EFC) (US / Canada)

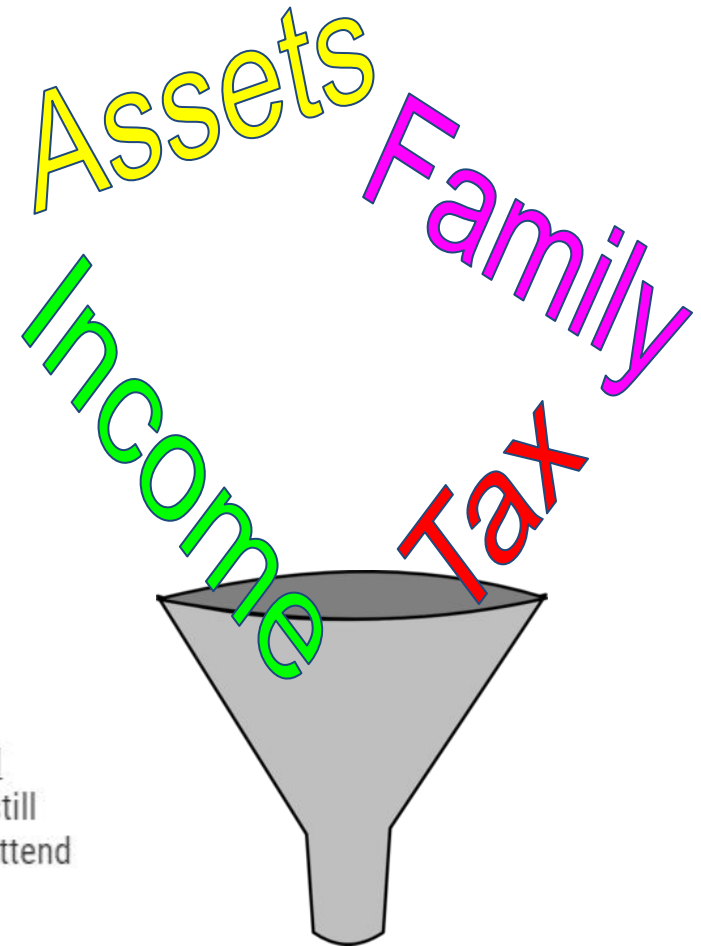
- Measure of capacity over time to absorb the costs of education
- Not a cash amount to be taken from current income or assets

$$\text{COA} - \text{EFC} = \text{FN}$$

Cost of Attendance
How much this school costs per year

Expected Family Contribution
How much you and/or your family could pay per year

Financial Need
The amount you still need each year to attend



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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



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Be prepared for intrusion!

Bank statements/ proof of income

Essays / letters

Tax returns

Portfolios / CVs

Assets: property / shares /
businesses

References

Divorced or separated parent
income

Additional deadlines

Forms (e.g. CSS
Profile)

Family details

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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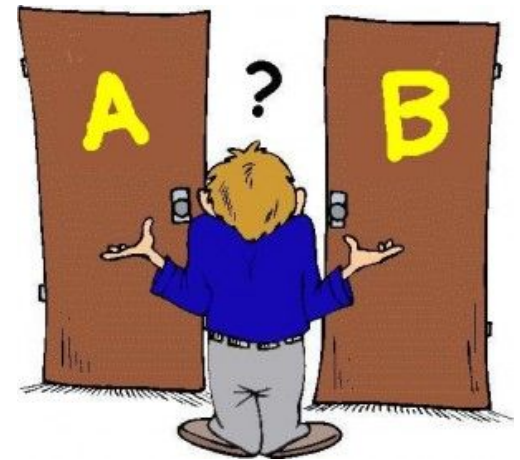
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Entry

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 (upto 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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Work things out!

Fees and funding

Tuition fees

Channel Islands	£19,000	Year 1
International	£29,000	Year 1
England	£9,250	Year 1
Northern Ireland	£9,250	Year 1
Scotland	£9,250	Year 1
Wales	£9,250	Year 1

Additional fee information

No additional fees or cost information has been supplied for this course, please contact the provider directly.

Most universities usually provide a framework for calculating costs.

Cost calculator

This is where you can calculate your financial plan and find your program's tuition.

Try as many options as you want. The numbers will be updated each time you click the **Calculate** button. All fees and costs are current estimates and are **based on a first-year full course load**. If you are pursuing a [Bachelor + Master of Management dual degree](#), you'll need to add \$1,480.50 (Canadian citizens and permanent residents of Canada) or \$2,249.90 (international students) to your first-year tuition total below.

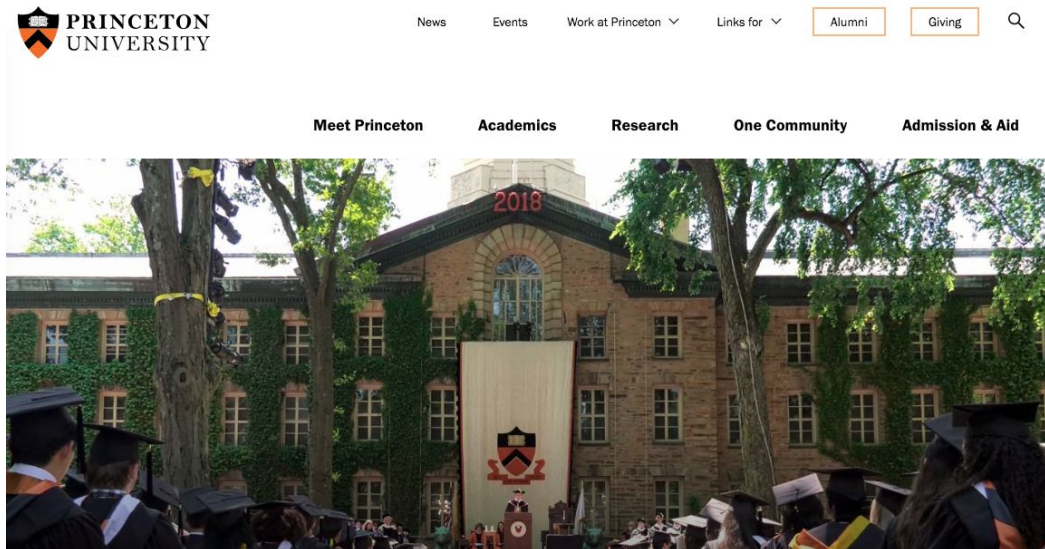
Fees, including tuition, program, course, special, and student society fees, are approved by the Board of Governors following consultation with students and are subject to change. Student fees for 2018 Summer and Winter Sessions have already been approved.

Fees last updated June 2018.

Campus * Please select	Will you have financial support?
Program * Please select	Support from parents \$ 0 CAD
Citizenship * Please select	Savings at the start of term \$ 0 CAD
Where is your permanent home? * Please select	Scholarship, awards, and bursaries \$ 0 CAD
Where will you live during the school year? * Please select	Expected earnings during the study period (from a job) \$ 0 CAD
How will you be travelling to and from UBC? Please select	Loan and sponsorship funding \$ 0 CAD
	Other resources \$ 0 CAD
	Calculate

Total costs

Check on website eg. collegecalculator.org



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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 (Can)

http://www.studyinkorea.go.kr/en/sub/gks/allnew_invite.do (Korea)

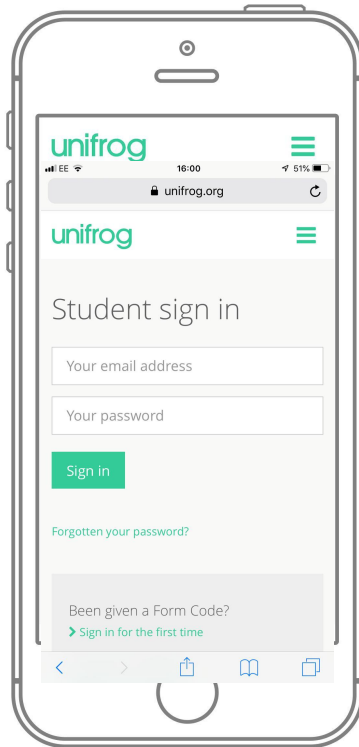
<https://www.studying-in-germany.org/scholarships-and-financing/> (Germany)

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

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

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

Students, Parents & Guardians, Get signed up!



Go to www.unifrog.org/student and click 'Sign in for the first time'

You'll be asked for some details and a form code. This is what you need:

HSISparents

After signing up, log into Unifrog using your email address and password via the sign-in page! Try using a search, eg.

<https://www.unifrog.org/student/search?search=australia>



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Knowledge is Power!

*Family and individual consultations

- *Country / system choices*
- *Course choices*
- *Institution choices*
- *Final admission decisions*

*Resources and materials

*Unifrog

*UPrep Talks

UPrep for Families

UPrep Talks 2024/25

1. 29/08/24: Introduction
2. 11/09/24: Your child's 5 year plan
3. 25/09/24: Choosing subjects and careers
4. 09/10/24: Comparing different university systems
5. 30/10/24: Applying to Thai universities
6. 13/11/24: Applications and standardised testing
7. 27/11/24: Applying to the UK and Europe
8. 11/12/24: Applying to the US/Canada
9. 08/01/25: Applying to universities in Australia/New Zealand
10. 22/01/25: Applying to Asian universities
11. 05/02/25: Show me the money!
12. 05/03/25: UPrep for parents by parents: Going to the UK
13. 19/03/25: UPrep for parents by parents: Going to the Netherlands



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Make an appointment.
Need advice?
Have any questions or
concerns?
Confused about what next?

Ask us!

egraham@headstartphuket.com

stthomas@headstartphuket.com

nroscoe@headstartphuket.com

toom@headstartphuket.com

What Next?

**U PREP
TALK**

Drop-In

Session



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To book an appointment, scan!



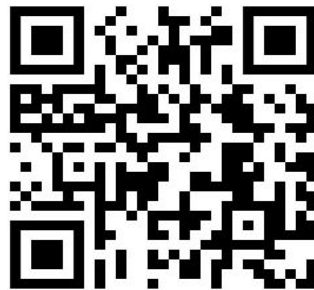
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Can you help?

We are looking for volunteers

Do you (or a contact) have expertise in these areas?

- Hospitality / Tourism
- Engineering / Architecture
- Computing / Digital Media
- Charities / Development
- Food and Beverage
- Entrepreneurship
- Medical / Psychology
- Art / Design
- Entrepreneurship / Marketing / Commerce





QUESTIONS?



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Drop In

Help your child become future ready

Nakita's Coffee Corner 1st floor



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