

See farther today,  
soar higher tomorrow.



**HSBC**  
Life

# Contents

<b>Foreword</b>	2	<b>Chapter 4</b>	19 - 20
<b>Chapter 1</b>	3 - 8	<b>The local path to higher education: every step counts</b>	
<b>New normal, new learning opportunities</b>		<ul style="list-style-type: none"> <li>• 22/23 Kindergarten admission application memorandum</li> <li>• 22/23 Primary one admission application</li> <li>• 22/23 Secondary school admission application</li> </ul>	
<ul style="list-style-type: none"> <li>• Coding - the way to logic and creativity</li> <li>• Strengthening language ability to create new opportunities</li> <li>• Dance - balancing overall development</li> <li>• Martial arts - training body and mind</li> <li>• Jumping rope - developing by leaps and bounds</li> </ul>		<b>Chapter 5</b>	21 - 30
<b>Cultivating the 4 critical skills</b>		<b>Reference guide to local tuitions</b>	
<ul style="list-style-type: none"> <li>• Self-management</li> <li>• Self-learning</li> <li>• Social skills</li> <li>• Emotional management</li> </ul>		<ul style="list-style-type: none"> <li>• Private primary schools</li> <li>• Direct Subsidy Scheme primary schools</li> <li>• Direct Subsidy Scheme secondary schools</li> <li>• Private independent schools (with kindergarten, primary or secondary division)</li> <li>• International schools (Primary, secondary)</li> <li>• International schools (with kindergarten, primary or secondary division)</li> </ul>	
<b>Chapter 2</b>	9 - 10	<b>Chapter 6</b>	31 - 32
<b>Popular education destinations in Asia</b>		<b>Case study</b>	
<ul style="list-style-type: none"> <li>• Malaysia</li> <li>• Singapore</li> <li>• Thailand</li> <li>• Taiwan</li> </ul>		<ul style="list-style-type: none"> <li>• Annuity plans for children's education dreams</li> </ul>	
<b>Chapter 3</b>	11 - 18	<b>Chapter 7</b>	33 - 36
<b>Looking to the world – overseas studies</b>		<b>Featured interview</b>	
<ul style="list-style-type: none"> <li>• UK</li> <li>• Canada</li> <li>• Australia</li> <li>• US</li> <li>• Personality points the way</li> <li>• Costs of overseas boarding schools</li> <li>• Top 4 destinations - university tuitions and living expenses</li> </ul>		<ul style="list-style-type: none"> <li>• Spotlight on technology-assisted education</li> <li>• Children's emotional development during the pandemic</li> </ul>	
		<b>Afterword</b>	38



## Foreword

You're sitting in the audience, looking on as, up on stage, your child receives the diploma that signifies the reaching of one milestone and the departure for the next. As a parent, you have no doubt rehearsed the scene in your mind a dozen times. Which university will your child graduate from? Which faculty? Even though it's still early days, planning your child's education itinerary and broadening their horizons now will help them take greater strides in the future. The child who knows what is possible, may one day do the impossible.

That's why it's never too early to think about school options, education systems and academic programmes. What's the best way forward so your child will be no stranger to the future? We have designed this booklet as an education planning resource, with information covering the whole journey from kindergarten to university as well as overseas opportunities. Also included are a number of non-traditional programmes and extracurricular activities that are beneficial to children's all-round development, plus tuitions and budget indications to help you decide how best to invest in your child's future.

You have promised to give your child all the advantages you can through childhood and beyond, and the gift of learning is the cornerstone of that promise. We are here to help you keep your finger on the pulse of education, so you can start making the plans that will become your child's springboard to a limitless future.

# New normal, new learning opportunities



For more than a year now, the world seems to have been slowing down. Many parents are understandably concerned about how the pandemic is impacting all things academic. Yet our ability to adapt and adopt, coupled with the possibilities brought by the internet, has only meant that the passion for learning is being catered to in new ways. Among other things, many one-on-one online courses have been introduced to accommodate children's schedules so they can learn through any school disruptions. By arranging activities based around creativity, physical fitness, communication skills and other priorities, you can not only put your child back on track for scholastic excellence but expand their worldview and, in so doing, help make them future-proof.

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## Coding - the way to logic and creativity

“Everyone in the country should learn how to program a computer, because it teaches you how to think.”  
Steve Jobs, founder, Apple Inc.<sup>1</sup>

Coding is the process of developing the instructions needed to guide a computer system to perform tasks. It also has, however, benefits for the coder as it can help improve the following 5 key skills:



Creativity



Reading and writing



Logical and computational thinking



Communication



Comprehension, analytical skills and problem-solving ability

The language of the future is code. Already, everything from computer software, smartphone applications, video games to websites is run by programming instructions. Countries like Singapore, Japan, the UK, Sweden and the US have already incorporated coding into primary school and high school curricula<sup>2</sup>. As Artificial Intelligence (AI) continues to develop, coding is no longer limited to such areas as information technology, computer engineering or scientific research. Indeed, even the legal profession is developing its own Legal Technology<sup>3</sup>. Using AI to gather information, calculate quotations and review and analyse documents would boost not only accuracy but overall efficiency. It's therefore not hard to imagine the worldwide demand for coding expertise, and, in particular, how sought-after it will be in the workplace of the future.

Although coding has not yet been made a core subject in Hong Kong, there is no shortage of regular coding courses on the market targeting children aged 7-13. These courses teach the basics of computer knowledge and the concept of programming, thus raising children's online learning ability and allowing them to take the first step towards an abiding interest in computer science. Tuitions for these courses vary, but 8 lessons typically cost HKD2,500<sup>4</sup>.

Children can also learn popular programming languages like Python by taking the free courses offered by such education websites as edX and Coursera:

Python  
Data Science<sup>5</sup>

Computational Thinking  
Using Python<sup>5</sup>

Python  
for Everybody<sup>6</sup>

Python 3  
Programming<sup>6</sup>

## Strengthening language ability to create new opportunities

Language is one of our most crucial and fundamental skills. Our level of linguistic competence shapes the way we communicate with others, express ourselves and think. Even though curricula in Hong Kong are designed to promote biliteracy and trilingualism, there is no reason why Hong Kong students can't expand their linguistic repertoires further by acquiring additional languages. The more multilingual you are, the more networking opportunities you will have, and the easier it will be to remove cultural and geographic barriers to career options.

In the internet age, many professional language instructors around the world are just a click away. The ability to reach across borders and time zones means that students can learn anytime, anywhere. Many one-on-one instructors can even customise course contents to the needs of students who are preparing for open exams or simply want to improve their listening and conversational skills.

Language	Fee for a 50-minute, one-on-one lesson (HKD, approx.) <sup>7</sup>
Putonghua	131
Spanish	131
Korean	145
French	160
German	167
Japanese	174
English	211

Fees are provided for reference only and are subject to individual instructors' qualifications and course contents.

1. Entrepreneur India website: 3 Reasons Why Everyone Should Learn Programming

2. Happy Stem Code website

3. AI Legal Inquiry website

4. KidsCode IT Education website

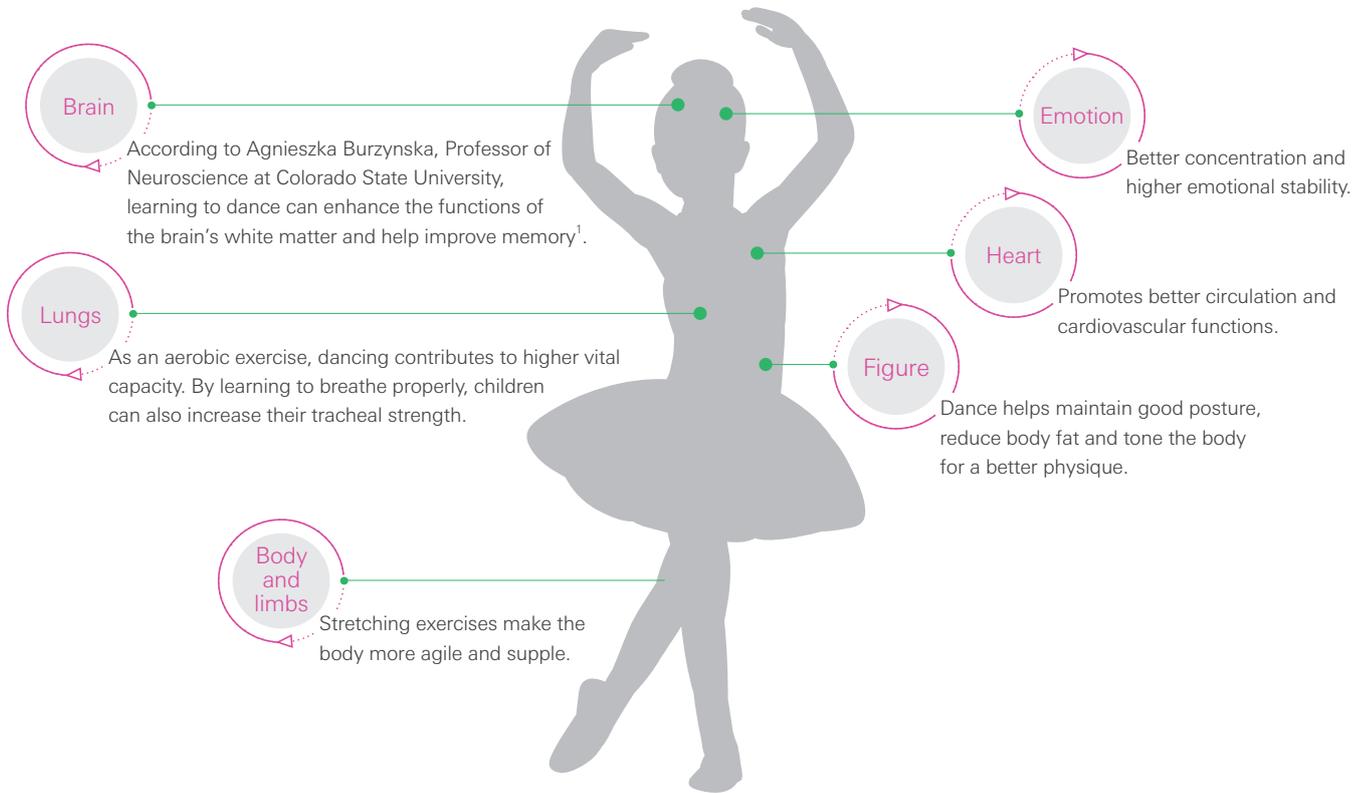
5. edX website

6. Coursera website

7. Amazing Talker website

### Dance - balancing overall development

As a child’s body and brain are still “under development”, the importance of exercise cannot be overlooked even during the pandemic. Dancing has benefits for a person’s bones, muscles, lungs and circulation. It can also help stimulate brain neurons to promote a child’s overall development:



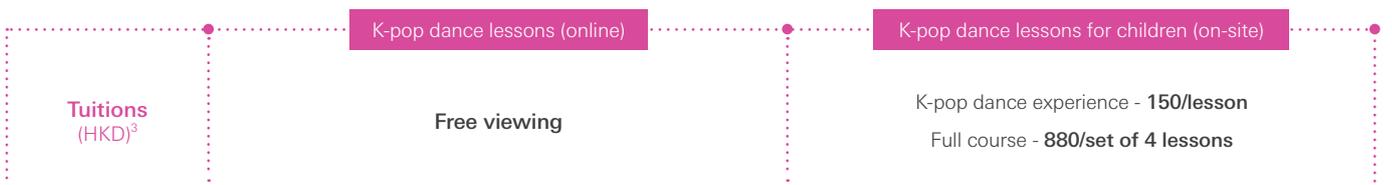
### Ballet – where beauty meets substance

Among children of different ages, ballet has long been one of the more popular extracurricular activities. In addition to joining interest classes, children with more long-term goals can take part in exam-based courses that conform to the standards set by the UK’s Royal Academy of Dance. Some dance schools offer real-time online interactive lessons as well as on-site instruction to cater to the requirements of different parents and children.



### K-pop – practice as entertainment

The K-pop phenomenon has swept the world in recent years. It now has such a large following everywhere, it’s not uncommon to see young people catching the vibe and showing off their Seoul-inspired dance moves on the street. Practicing street dance is not only a good exercise that helps boost immunity; with the right talents, you could also pursue a career as a dancer, choreographer, dance instructor, KOL or even pop idol. There are dance schools that offer online classes, while for children who thrive in group environments, on-site instruction is also available.



1. APA PsycNet website: Agnieszka Burzynska - The dancing brain: Structural and functional signatures of expert dance training  
 2. Hong Kong Ballet website  
 3. Prodance Hong Kong website

**Martial arts – training body and mind**

There’s a lot more to martial arts than throwing kicks and punches. The practice of taekwondo, karate, judo and other martial arts disciplines not only teaches self-defence and conditions the body, but is conducive to the development of right-brain cognitive functions related to spatial relationships, mental imagery and creativity. Through regular training, children can learn the importance of perseverance in overcoming challenges. At the same time, martial arts are typically anchored in value systems that put attitude before aptitude, propriety before prowess. The ceremonial aspects of lessons thus help instil in students a sense of rectitude and respect, while the split-second physical action can also be valuable in promoting mental agility.

Tutorials (HKD) <sup>4</sup>	Taekwondo for young kids (ages 3-6)	1,000 (5 lessons)	Taekwondo for children (ages 7-12)	1,000 (5 lessons)
	Karate for children (ages 8-13)	500 (1 month, 1 lesson per week)	Karate for adolescents (ages 14-17)	500 (1 month, 1 lesson per week)
	Judo for beginners (ages 6 and up)	400 (1 month, 1 lesson per week)	Judo for adolescents	800 (2 months, 1 lesson per week)

**Jumping rope – developing by leaps and bounds**

Rope jumping is a simple but effective exercise. Recent years have seen the emergence of freestyle in addition to speed rope jumping. Partly because the Hong Kong team has taken top honours in international competitions and raised the sport’s profile, more and more parents are turning their attention to rope jumping as an extracurricular activity for their children. Freestyle rope jumping emphasises creativity and whole-body coordination, and can effectively improve cardio-pulmonary fitness. Even though it’s not yet an Olympic event, freestyle rope jumping is already a well-organised sport, affording elite jumpers many chances to take part in competitions and raise their standards through targeted training programmes. In Hong Kong, there are organisations that provide free online courses, or you can opt for on-site classes for your child.

Tutorials - private home lessons (HKD) <sup>5</sup>	1-on-1	600/lesson	1-on-2	325 per person/lesson	1-on-3	250 per person/lesson
	1-on-4	200 per person/lesson	1-on-5	175 per person/lesson	6 people or above	150 per person/lesson



4. South China Athletic Association website  
5. Hong Kong Rope Skipping Club website

# Cultivating the 4 critical skills

At school, children can not only learn social skills, but acquire self-management, self-learning and emotional management abilities under the influence of teachers and peers. Online lessons, however well-implemented, cannot replace the classroom and the playground as a source of social life, and prolonged e-learning can slow the acquisition and application of the skills mentioned above. The effect on younger children can be particularly pronounced. To prevent severe disruptions to their children's progress, parents will have to look into different solutions.



## Self-management

Spending long periods of time at home can cause children to develop an unhealthy reliance on adults or domestic helpers. And since those who are looking after them may not know what tasks they should be able to perform on their own, their chances of learning self-management could suffer, which could in turn impede their muscular development and even affect their writing ability. One of the things parents can do is let their kids take part in simple household chores, such as sorting and pegging socks, folding clothes, peeling eggs and buttering toasts to help prepare breakfast, etc. These chores give children the opportunity to develop two-hand coordination, hand stability and strength control, while exercising their muscles and raising their self-management ability.

Self-management benchmarks for children of different ages<sup>1</sup>ages **2-3**

Removing socks and shoes /  
picking up food with a fork

ages **3-4**

Unbuttoning clothes / putting on  
socks / putting on long trousers /  
eating rice with chopsticks /  
using spoons

ages **4-5**

Wringing towels / buttering toasts / squeezing  
toothpaste / picking up food with chopsticks /  
distinguishing the front from the back of a  
clothing item

ages **5-6**

Tying shoelaces / completing  
the basic steps of bathing

## Self-learning

From primary to secondary school, children consistently internalise self-discipline, self-management and self-learning skills, laying the foundation for their university educations. Since online learning emphasises self-discipline, students who are less committed will find it hard to keep up. Only by encouraging children to enhance their self-learning ability can parents help equip them for the challenges of different environments.

**Set targets**

It's important to set targets and review progress regularly.

**Set timetables**

Self-learning requires self-discipline. Setting a timetable with your kids, getting them to follow it while spending more time on their weaker subjects will help them become more effective learners.

**Creative teaching**

Parents can inject more creativity into their children's studies, for instance, by using a lively storytelling approach to bring remote historical events to life. When you're helping your kids with their homework, try hosting online quizzes for them and their school friends. At the same time, AR (Augmented Reality) is increasingly being used as a teaching aid. A local start-up has launched an AR Chinese history education platform, animating, among other things, the changes to Qin Dynasty territory in a vivid and engaging way to make it easier for students to absorb and retain the knowledge.

## Social skills

The acquisition of social skills starts at home. Parents need to teach by example and clearly communicate the dos and don'ts of social interaction. Cultivate a courteous and caring home environment, for example, by encouraging your children to include "please" and "thank you" as part of every request they make. Whenever your child shows progress, use praise as positive reinforcement. Role-play can be useful too. Parents and children can act out different scenarios -- an adult coming to visit, a street interview, talking to a sales person in a shop -- so that the finer points of social interaction can be demonstrated.

## Emotional management

Emotional quotient (EQ) is closely tied to personal achievement. A high EQ enables us to handle adversity with composure. During the pandemic, students have had to experience the roller-coaster ride of school closures, online learning and school re-openings without the buffer of a normal social life and other emotional outlets. This can give rise to emotional issues such as anxiety, depression, etc. As many Hong Kong parents are not their children's confidants of choice, they are usually not privy to their worries and anxieties. That's why it's especially important for children to learn to manage their emotions and raise their adversity quotients. Psychological wellbeing, after all, is the key ingredient in a child's ability to cope with the pressure of innumerable exams and school assignments.

Practice what you preach. To raise the EQ of your child, you should start by improving your own emotional health and learning to de-stress. At the same time, be alert to your kid's emotional needs, teach them to be a good manager of their own moods and to solve problems patiently. Observe, listen. Give praise and encouragement wherever appropriate. When your child throws a temper tantrum, you can designate a cooling-off area where they can collect themselves, or ask them to count from 1 to 10. Wait for them to simmer down before telling them why they are in the wrong. Remember to set a good example and demonstrate to your child how to manage their interpersonal relationships. If your child can master their own emotions, they will find it much easier to overcome challenges.

1. Apple Daily website: Hong Kong kids under the pandemic – school children's self-management skills take a big step backwards, pre-schoolers stuck at starting line

# Popular education destinations in Asia

When it comes to overseas education, the first destinations that come to mind are usually English-speaking countries such as the UK, US, Canada, Australia, etc. Some parents, however, want their children to stay closer to home – shorter flights, cheaper air fare, easier-to-arrange family get-togethers!

In many Asian countries and territories that have been developing rapidly, academic standards are consistently rising and schools are becoming more internationalised. As a result, these countries have become increasingly popular destinations for higher education or even family immigration, and some parents are looking into the international schools in Singapore, Malaysia, Thailand and Taiwan as viable options for their children. Whether your child is in the first or final years of primary or secondary school, these schools offer programmes that connect to the education systems in North America and Europe, making it easier for them to go farther, reach higher.

## Malaysia

Don't want your child to be cramming for exams and doing homework all the time? Where can they go for a curriculum based on biliteracy and trilingualism? Malaysia might be the answer. Since the introduction of the Malaysia My Second Home scheme, many Hong Kong people have trained their telescopes on this Southeast-Asian country as a potential education destination. There are many international schools in Malaysia that adopt the principles of flexible teaching and proactive learning, covering most university preparatory courses found in the UK, US and IB programmes. Tuitions vary; traditional elite schools charge tuitions that are comparable to their counterparts in Hong Kong, while schools that have established a strong reputation more recently are relatively budget-friendly. Secondary schools typically cost RM52,000 to 115,000<sup>1</sup> per year (approx. HKD97,900 to 216,600<sup>2</sup>).

## Singapore

Singapore hosts an increasing number of regional headquarters of international corporations, and studying in the country can be useful for paving the way to a future career there. It has a well-developed education system that stresses English proficiency, and the government has launched a Speak Good English Movement in the past to encourage Singaporeans to use proper grammar when communicating with foreigners. Private secondary schools provide O-Level, A-Level or IB programmes<sup>3</sup> that are compatible with much of the rest of the world's. On the QS world university rankings of 2021, Singapore National University and Nanyang Polytechnic placed 11<sup>th</sup> and 13<sup>th</sup> respectively.

## Thailand

Thai people are easygoing and hospitable, and many of their international schools are equally approachable. One-year tuitions start at just THB110,000<sup>4</sup> (approx. HKD25,800<sup>5</sup>). In return, schools provide comprehensive facilities and quality education. At the same time, the sprawling campuses with lush greenery built by prestigious institutions like the UK's Harrow International School have also become cradles for future elites. And since the cost of living is generally lower than Hong Kong's, Thailand can be an ideal destination for Hong Kong people who enjoy a slower tempo of life.



1. Sing Tao Daily website  
 2. Based on the exchange rates quoted on xe.com, 19 April 2021  
 3. Pioneer Education Consultant Ltd. website  
 4. HK Smartkids website  
 5. Based on HSBC exchange rates (banknotes bank sell price as of 19 April 2021)

**Taiwan**

Known for its rich agricultural output, Taiwan offers many career options through a wide range of university majors, including agricultural science, forestry and environmental resources, veterinary science, entomology, marine science, medical engineering, semiconductor engineering and more. Compared to many Southeast-Asian countries, Taiwan is closer to Hong Kong culturally and linguistically, so Hong Kong students might find it easier to make the transition. For private or international primary and high schools, annual tuitions can be up to NTD600,000<sup>6</sup> (approx. HKD165,000<sup>2</sup>). Attending a private university for one year costs approx. HKD36,000<sup>7</sup>, miscellaneous expenses included, which is on a par with Hong Kong.

If your child is the type of person who appreciates slow living, they might want to consider staying in Taiwan after graduation. By completing an undergraduate or master’s degree programme of more than one year, they can apply for permanent residency through two channels<sup>8</sup>:

**1/ Work at a qualifying company in Taiwan**

- Receive an Immigration Quota Assessment score of at least 70
- Work 3 to 5 years
- Salary should be 200% of the minimum wage of NTD24,000<sup>9</sup>

**2/ Work in Hong Kong for 2 years before returning to Taiwan**

- Work for 2 years in Hong Kong after graduation
- Apply for return to Taiwan as a graduate expatriate, then reside in Taiwan for 1 year

**Private/international school tuitions – Malaysia, Singapore, Thailand, Taiwan**

	Annual tuition (HKD, approx.)	Annual accommodation costs (HKD, approx.)	Annual living expenses (HKD, approx.)
<b>Malaysia<sup>2</sup></b>	International secondary school 97,900 – 216,600 <sup>1</sup>	International school dormitory 35,000 – 363,800 <sup>10</sup> Rental accommodation 5,700 – 45,200 <sup>11</sup>	24,900 - 36,200 <sup>12</sup>
<b>Singapore<sup>5</sup></b>	Private secondary school 114,800 – 172,200 <sup>3</sup>	Host family (meals included) 110,200 – 124,000 <sup>13</sup> Rental accommodation (meals not included) 27,500 – 68,900 <sup>13</sup>	51,700 – 200,900 <sup>14</sup>
<b>Thailand<sup>5</sup></b>	International primary and secondary schools 25,800 – 211,900 <sup>4</sup>	International school dormitory 41,700 – 133,800 <sup>10</sup> Rental accommodation 14,000 – 33,700 <sup>15</sup>	4,000 – 9,600 <sup>16</sup>
<b>Taiwan<sup>2</sup></b>	Private primary schools or international primary and secondary schools 19,800 – 165,000 <sup>6</sup> University 10,000 – 36,000 <sup>7</sup>	University dormitory 2,000 – 5,200 <sup>7</sup> Rental accommodation Several thousand to tens of thousand <sup>17</sup>	12,000 – 47,800 <sup>7</sup>

6. MovingOut.hk Taiwan education website  
7. Hok Yau Club website  
8. immigrateTW.com  
9. Taiwan Ministry of Labor website

10. Based on the latest information provided by selected schools and websites, including Epsom College Malaysia, Marlborough College Malaysia, Regents International School Pattaya and Harrow International School Bangkok.  
11. Uhomes, Global Education and other websites  
12. Wise website

13. Hong Kong Transnational Education Service Centre website  
14. EF website  
15. Learn Thai with Carol Wang  
16. Dream Searchers website  
17. Ohpama website

# Looking to the world - overseas studies

As UK, Australia, Canada relax their visa restrictions, Hong Kong students are getting not only extra options for overseas study but more opportunities to stay in their host countries for work after graduation. If you are looking to send your child abroad for their education, the information below may be useful as you weigh the pros and cons of different destinations.

## UK

Under its new immigration policy, the UK government is giving Hong Kong people who are holders of the British nationals (overseas) (BNO) passport the opportunity to apply for residency in the UK. Once there, dependent children can enrol in public schools for free<sup>1</sup>. That means a very significant cost reduction compared to the past, when they could only attend private schools, making this an attractive option for many parents. If your child is still young, you have plenty of time to plan for their departure at the right age – for example, before they are 10 so they can connect to secondary school in the UK more easily.

### School systems at a glance: Hong Kong vs UK<sup>2</sup>

		Hong Kong		UK				
		Age	Grade	Grade	Age			
Primary		6	P.1	Year 1	5	Preparatory school		
		7	P.2	Year 2	6			
		8	P.3	Year 3	7			
		9	P.4	Year 4	8			
		10	P.5	Year 5	9			
		11	P.6	Year 6 (11+ exam, equivalent to entrance exams for admission to leading secondary schools)	10			
Secondary		12	S.1	Year 7	11	Senior school		
		13	S.2	Year 8	12			
		14	S.3	Year 9	13			
		15	S.4	Year 10	14			
	HKDSE	16	S.5	Year 11	15			GCSE
		17	S.6	Year 12	16			A-LEVEL
University		18	Year 1	Year 13	17	University		
		19	Year 2	Year 1	18			
		20	Year 3	Year 2	19			
		21	Year 4	Year 3	20			

1. GOV.UK website: British nationals (overseas) in Hong Kong  
 2. Britannia website: Hong Kong and UK education systems compared

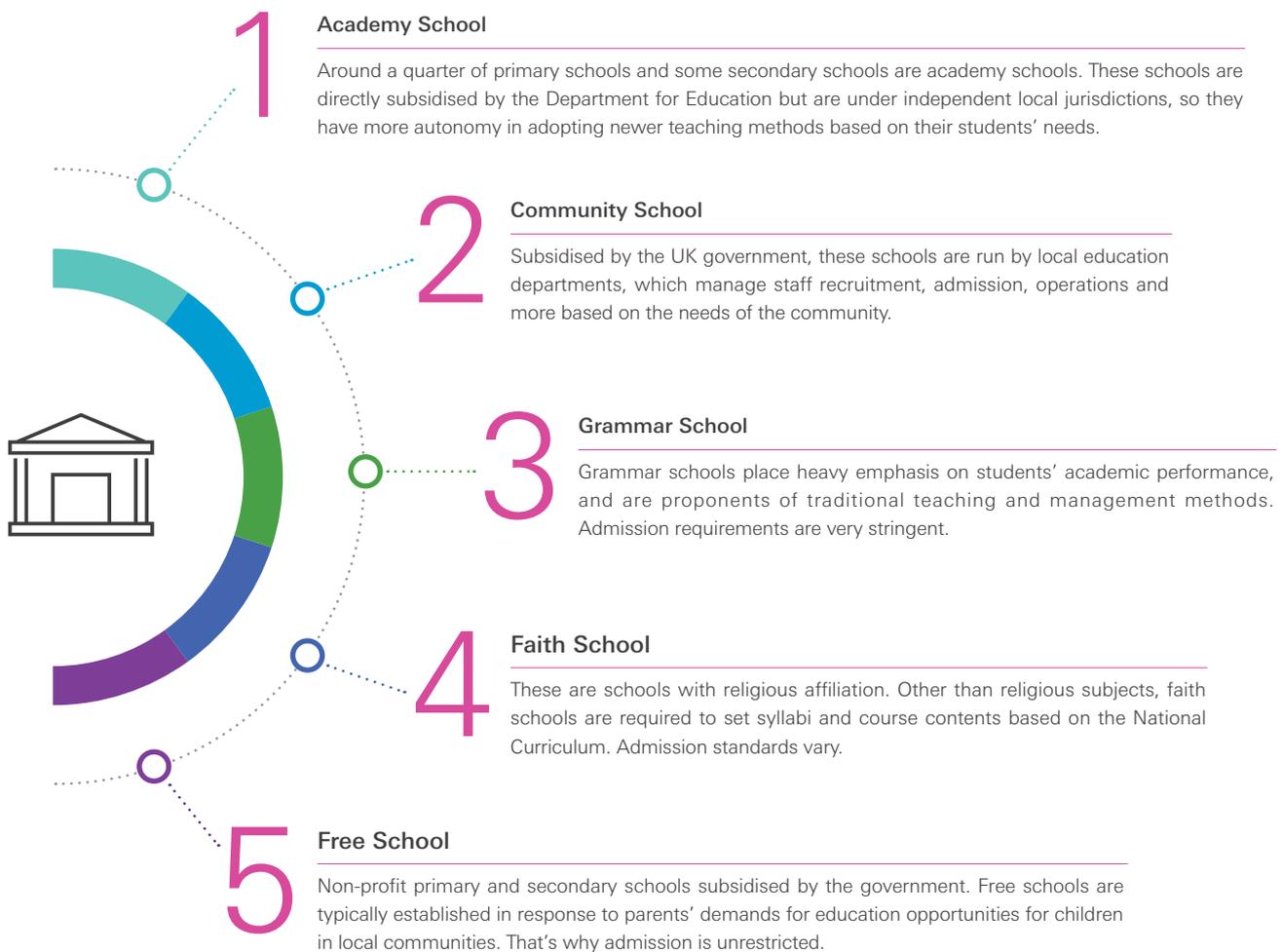
If you decide to use the BNO option, you may need to relocate and live in the UK with your children. When entering the country, you may be required to present proof of financial assets. Obviously, this is a big decision, so you need to take other factors into consideration, such as leaving your career in Hong Kong and making a fresh start in the UK, the living expenses of the whole family in the future, etc.

### UK public schools<sup>3</sup>

UK public schools provide free education to students aged 5-16. Some public schools have relatively lower admission requirements. Currently, approximately 93% of students in the UK are enrolled in these schools, which are subsidised by the government.



### The 5 kinds of UK public schools<sup>3</sup>:



3. Mingpao website - overseas education supplement: equal opportunities via BNO - public schools added to secondary school options in UK

**Outstanding school networks in the UK<sup>1</sup>**

Good schools can be found throughout the UK. In addition to London, many cities are familiar to Hong Kong people. Parents researching school options can start with these municipalities and refer to the Ofsted inspection reports on education providers in different regions. Schools are rated Outstanding, Good, Requires Improvement and Inadequate. Those that receive either of the first 2 ratings are all considered good schools. In Manchester, Reading and Cambridgeshire, for example, there are many academy schools that have received the Outstanding rating.

**Manchester**

**Primary schools .....**

- Beaver Road Primary School
- Brookburn Community School
- Chorlton Park Primary School
- Cringle Brook Primary School
- Crossacres Primary Academy
- Didsbury CE Primary School
- Green End Primary School
- King David Primary School
- Ladybarn Primary School
- New Islington Free School

**Secondary schools .....**

- Burnage Academy for Boys
- Levenshulme High School
- The King David High School
- Trinity Church of England High School
- Wright Robinson College

**Cambridgeshire**

**Primary schools .....**

- Babraham C of E Primary School
- Bourn Church of England Primary Academy
- Buckden C.E. Primary School
- Crosshall Infant School Academy Trust
- Hartford Infant School
- Histon and Impington Junior School
- Middlefield Primary Academy
- Swaffham Bulbeck Church of England Primary School
- University of Cambridge Primary School

**Secondary schools .....**

- Bottisham Village College
- Cambourne Village College
- Chesterton Community College
- Comberton Village College
- Parkside Community College
- St Bede's Inter-Church School
- Swavesey Village College

**Reading**

**Primary schools .....**

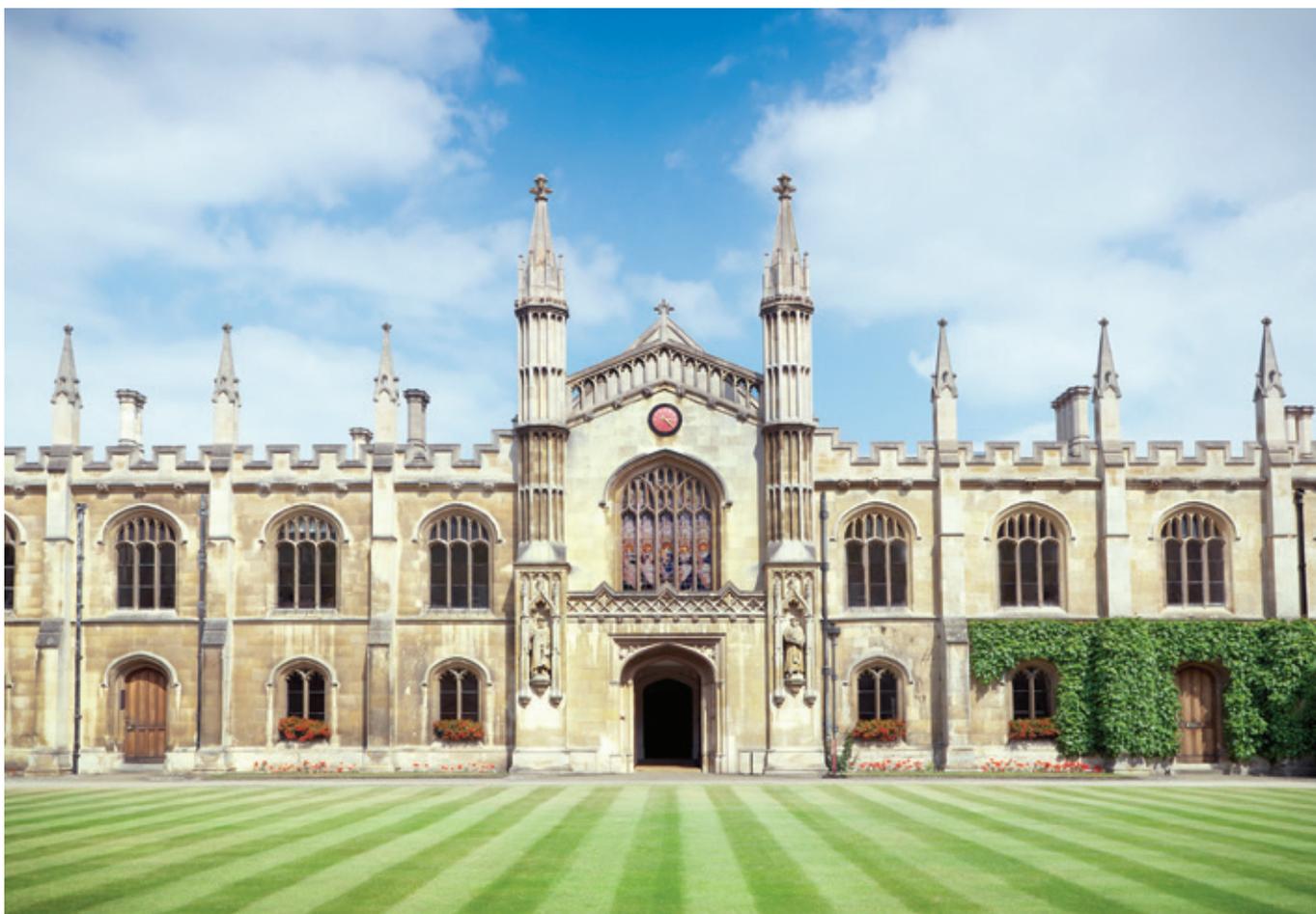
- All Saints Junior School
- Churchend Primary Academy
- The Heights Primary School

**Secondary schools .....**

- Kendrick School
- Reading School
- UTC Reading



1. GOV.UK website: Find and compare schools in England



### Tuitions of 10 leading universities in the UK<sup>2</sup>

Universities (in alphabetical order)	2021 annual tuitions (HKD, approx. <sup>3</sup> )
Imperial College London	337,800 - 478,100
King's College London	219,400 - 296,100
London School of Economics and Political Science	236,700
The University of Edinburgh	212,200 - 353,600
The University of Manchester	205,800 - 485,500
University College London	245,900 - 359,900
University of Bristol	212,200 - 401,100
University of Cambridge	234,600 - 612,600
University of Oxford	282,600 - 493,200
University of Warwick	213,300 - 285,600 (2020)

Note:  
The tuitions reported above are for reference only and subject to the latest information published by individual schools. Costs are not inflation-adjusted and can be impacted by changes in exchange rates. Unless otherwise stated, all tuitions are applicable to international students.

2. Selected schools' websites

3. Based on HSBC exchange rates (banknotes bank sell price as of 19 April 2021)

## Canada

Canada is one of the most popular education and immigration destinations for Hong Kong people. The Canadian government announced recently that Hong Kong graduates of Canadian universities will be allowed to apply for a 3-year work permit<sup>1</sup>. There are also indications that the government is planning to offer permanent residency to young people from Hong Kong. Under the new policy, two groups of Hong Kong residents would be able to apply for permanent residency<sup>2</sup> directly: those who have at least one year of work experience in Canada and who meet the relevant language and education requirements, and graduates of Canadian post-secondary institutions. If confirmed, this policy would represent another viable option for parents making long-term plans for their children.

### Post-secondary institutions<sup>4</sup>

In addition to universities, Canada has many post-secondary institutions that grant certificates and diplomas. Prospective students can also choose from different professional training and targeted vocational programmes. A wide range of diploma programmes are available, including restaurant management, hairstyling, fashion design, music and nursing. Since the upper age limit for enrolling in a public high school is 19, students who are close to or over 18 when they apply for high school admission can consider the alternative of enrolling in a post-secondary institution. That way, they can complete a certificate or diploma course, then apply for credit exemption at the universities of their choice for direct admission to Year 2 or Year 3 courses.

### University credit transfer programmes<sup>4</sup>

For many high school graduates, this is a popular route to university. By completing one or two years of study at a college and obtaining enough credits, students can apply for admission to Year 2 or Year 3 of a university undergraduate programme.

## School systems at a glance – Hong Kong vs Canada<sup>3</sup>

Hong Kong		Age	Canada
Grade			Grade
P.1 - 6		6 - 11	Grade 1 - 6
S.1		12	Grade 7
S.2		13	Grade 8
S.3		14	Grade 9
S.4		15	Grade 10
S.5		16	Grade 11
S.6 (HKDSE)		17	Grade 12*/ University credit transfer programme - stage 1
Year 1		18	Year 1 / University credit transfer programme - stage 2
Year 2		19	Year 2
Year 3		20	Year 3
Year 4		21	Year 4

## Tuitions of 10 leading universities in Canada<sup>5</sup>

Universities (in alphabetical order)	2021 annual tuitions (HKD, approx. <sup>6</sup> )
McGill University	119,500 - 340,800 (2020)
McMaster University	192,800 - 582,100
The University of British Columbia	229,500 - 332,600 (2020)
Université de Montréal	145,100 (2020)
University of Alberta	165,400 - 546,900
University of Calgary	130,400 - 446,300
University of Toronto	242,400 - 669,700
University of Waterloo	252,700 - 400,000
Western University	205,400 - 586,700 (2020)
York University	183,000 - 228,200 (2020)

\*Canadian high school diplomas are granted based on school credits. Some provinces also hold open exams for university admission. Students who have accumulated the requisite credits can apply for their high school diplomas from their school districts, then apply for admission to a university or community college.

The tuitions reported above are for reference only and subject to the latest information published by individual schools. Costs are not inflation-adjusted and can be impacted by changes in exchange rates. Unless otherwise stated, all tuitions are applicable to international students.

1. Canada.ca: Public policies: Temporary public policy to exempt certain Hong Kong residents from work permit requirements  
 2. Hong Kong Economic Journal: Canadian university graduates eligible for 3-year work permits  
 3. Dadi Overseas Studies Service Centre  
 4. Hong Kong Overseas Studies Centre  
 5. Websites of selected schools and universities  
 6. Based on HSBC exchange rates (banknotes bank sell price as of 19 April 2021)

## Australia

The Australian government has announced plans to extend Hong Kong students' graduate visas from 2 years to 5 years. Hong Kong students who have completed more than 2 years of a degree programme in Sydney, Melbourne or Brisbane and have stayed and worked in Australia for 5 years can now apply for a permanent residency visa. For Hong Kong students in other localities, 3 years of work experience will be sufficient. But parents should keep in mind that no official announcement has yet been made about the details of the new policy, such as designated occupations or required income levels<sup>7</sup>.

### Certificate/diploma programmes<sup>9</sup>

The certificate and diploma courses in Australia cover a wide range of interests, including accounting, information technology, hotel management, fashion design, cosmetology, etc. Upon graduation, students can apply for admission to university bachelor's degree programmes with credit exemption.

### University foundational programmes<sup>9</sup>

These are university preparatory programmes designed to help middle school graduates build a strong foundation. For these programmes, students are typically assessed on the basis of their academic performance, attendance and test and exam results. As long as a student reaches the required academic level, they can go on to enrol in a bachelor's degree programme. Foundational courses are usually one-year in duration, but there are also 6-month accelerated and 18-month extended programmes. In addition to English, students have to select 3 to 4 subjects based on personal interests and their intended university majors.

## School systems at a glance: Hong Kong vs Australia<sup>8</sup>

Hong Kong		Australia
Grade	Age	Grade
P.1 - 6	6 - 11	Year 1 - 6
S.1	12	Year 7
S.2	13	Year 8
S.3	14	Year 9
S.4	15	Year 10
S.5	16	Year 11 (University preparatory class)
S.6 (HKDSE)	17	Year 12 University preparatory class - students sit for the senior secondary school exam of the state or territory they belong to, then apply to university with their Australian Tertiary Admission Rank (ATAR)
Year 1	18	Year 1
Year 2	19	Year 2
Year 3	20	Year 3
Year 4	21	Year 4 (if applicable)

## Tuitions of 10 leading universities in Australia<sup>5</sup>

Universities (in alphabetical order)	2022 annual tuitions (HKD, approx. <sup>6</sup> )
Australian National University	236,000 - 295,000
Monash University	153,000 - 383,700 (2021)
The University of Adelaide	207,600
The University of Melbourne	131,900 - 567,300 (2021)
The University of Newcastle Australia	168,500 - 441,400 (2021)
The University of Queensland	114,800 - 153,000 (2021)
The University of Sydney	240,200 - 326,200 (2021)
The University of Western Australia	195,700 - 253,800 (2021)
University of New South Wales	222,000 - 455,500
University of Technology Sydney	192,000 - 288,000

7. Australian Government, Department of Home Affairs website: New visa options for Hong Kong

8. Sing Tao Daily website: [Overseas education] New Hong Kong and Australian education systems compared

9. AAS Education Consultancy website

## US

The US has more universities than any other country. Its 4,000 institutions of higher learning include many traditionally renowned universities and colleges. US universities embrace a more liberal approach to education, encouraging in-class interaction to cultivate independent thinking and stimulate students' potential<sup>1</sup>.

### Community colleges<sup>1</sup>

Community colleges in the US typically offer 2-year associate degree programmes and short-duration certificate courses. They represent one of the main routes to university. Associate degree programmes are equivalent to Year 1 and Year 2 of a university undergraduate programme. Students can transfer their credits to the universities of their choice and start university at Year 3, obtain the remaining credits, then graduate with a bachelor's degree. Associate degree courses are suitable for students who have completed secondary school or above. Some schools also offer High School Completion Programs, designed to shorten the duration of a bachelor's degree programme for students aged 16 or above who have completed the equivalent of Secondary 5 or have not completed secondary school. In addition, US president Joe Biden has announced a series of new policies concerning international students, including green card eligibility for STEM international PhD students<sup>3</sup> who want to stay in the US to pursue their careers after graduation, opening another path for parents planning for their children's future.



### School systems at a glance: Hong Kong vs US<sup>2</sup>

Hong Kong		US
Grade	Age	Grade
P.1 - 5	6 - 10	Grade 1 - 5 SSAT (Secondary School Admission Test) results required for high school admission applications
P.6	11	Grade 6
S.1	12	Grade 7
S.2	13	Grade 8
S.3	14	Grade 9
S.4	15	Grade 10
S.5	16	Grade 11
S.6 (HKDSE)	17	Grade 12 Students applying to 4-year university programmes are required to take the Scholastic Aptitude Test or American College Test
Year 1	18	Year 1 / Community college
Year 2	19	Year 2 / Community college
Year 3	20	Year 3
Year 4	21	Year 4

### Tuitions of 10 leading universities in the US<sup>4</sup>

Universities (in alphabetical order)	2021 annual tuitions (HKD, approx. <sup>5</sup> )
California Institute of Technology	456,500
Harvard University	400,100
Johns Hopkins University	417,500
Massachusetts Institute of Technology	412,000
Princeton University	373,900
Stanford University	433,000
The University of Chicago	466,800
University of California, Berkeley	339,700
University of Pennsylvania	421,300
Yale University	462,100

The tuitions reported above are for reference only and subject to the latest information published by individual schools. Costs are not inflation-adjusted and can be impacted by changes in exchange rates. Unless otherwise stated, all tuitions are applicable to international students.

1. Hong Kong Overseas Studies Centre website

2. TOPick website: decoding the US education system – education experts: Year 9 the best time for moving to US

3. Immigration Direct website: Obtaining Green Card for STEM Grads May Get Easier

4. Websites of selected schools and universities

5. Based on HSBC exchange rates (banknotes bank sell price as of 19 April 2021)

### Personality points the way

Planning a child's overseas education is not only about determining the size of the financial commitment. You also need to ensure that any plan you decide on matches your child's ability, personality and interest. Some people are of the opinion that sending children overseas at an earlier age will allow them to improve their language skills, become more independent and strengthen their self-learning ability. But certain other factors should not be overlooked either. Is your child mature enough to be on their own, or going through a rebellious phase, as most teenagers do? Being far away from home can induce feelings of anxiety and insecurity, and there could well be problems your child can't solve by themselves. Your school selection should also take into consideration whether a school is right for your child and if there is enough support for international students.

Parents understandably want their children to transition smoothly to an overseas education system, but identifying the right time for them to go abroad based on personality and ability is just as important. No two children are the same, so it's probably not a good idea to follow blindly the "golden age" for overseas studies many people give credence to. Instead of taking a chance and sending your child to an overseas boarding school when they may not be ready for it, try to communicate with them and gain insights into their personality and ability in order to find the best way forward.

### Costs of overseas boarding schools

	2020/21 average secondary school tuitions (HKD, approx. <sup>5</sup> )	Custodian fees and accommodation costs (HKD, approx. <sup>5</sup> )	Additional charges (HKD, approx. <sup>5</sup> )	Living expenses (HKD, approx. <sup>5</sup> )
<b>UK</b>	Per school term 89,700 – 158,300 Per year (3 school terms) 269,100 – 474,900 <sup>6</sup>	Custodian fee 6,300 – 40,100 <sup>6</sup> Secondary school dormitory Tuition includes accommodation and meals <sup>6</sup> Living with host family 47,500 – 116,100 <sup>7</sup>	Immigration Health Surcharge 3,200/year <sup>8</sup>	Daily necessities Allowance of 200 – 300 per week <sup>8</sup> English lessons 6,300 – 63,300/year <sup>6</sup> School uniforms 5,300 – 10,600 <sup>6</sup>
<b>Canada</b>	Per year 147,100 – 306,400 <sup>7</sup>	Custodian fee 30,600/year <sup>7</sup> Secondary school accommodation Tuition includes accommodation and meals <sup>7</sup> Living with host family (meals included) 42,900 – 61,300/year <sup>7</sup> Rental accommodation (meals not included) 42,900 – 61,300/year <sup>7</sup>	Medical insurance 3,400 – 4,900/year <sup>9</sup>	Living expenses 58,800 – 110,300/year <sup>10</sup>
<b>Australia</b>	Per year 65,200 – 207,600 <sup>7</sup>	Custodian fee 5,900 – 11,900/year <sup>7</sup> Private senior secondary school accommodation (meals and laundry included) 53,400 – 71,200/year <sup>11</sup> Living with host family 68,800 – 106,800/year <sup>7</sup> Rental accommodation (meals not included) 47,400 – 71,200/year <sup>7</sup>	Medical insurance 3,300/year <sup>12</sup>	Living expenses 100,800 – 130,500/year <sup>13</sup>
<b>US</b>	Per year 308,400 – 424,000 <sup>7</sup>	Custodian fee 7,700 – 11,600/year <sup>7</sup> Secondary school accommodation Tuition includes accommodation and meals <sup>7</sup> Living with host family (meals included) 65,500 – 84,800/year <sup>7</sup> Rental accommodation (meals not included) 77,100 – 100,200/year <sup>7</sup>	Medical insurance 7,700 – 11,600/year <sup>7</sup>	Living expenses 138,800 – 246,700/year <sup>10</sup>

 **Tip for parents:** in addition to paying the designated medical insurance premium, you can also strengthen your child's medical protection by purchasing a Voluntary Health Insurance Scheme (VHIS) policy that covers the destination.

### Top 4 destinations - university tuitions and living expenses

	Annual tuition (HKD, approx. <sup>5</sup> )	Annual living expenses (HKD, approx. <sup>5</sup> )	Bachelor's degree programme duration	Total expenditure (HKD, approx. <sup>5</sup> )
<b>UK</b>	205,800 – 612,600 <sup>4</sup>	128,600 – 160,200 <sup>14</sup>	3 years	1,003,200 – 2,318,400
<b>Canada</b>	119,500 – 669,700 <sup>4</sup>	67,400 – 110,300 <sup>15</sup>	4 years	747,600 – 3,120,000
<b>Australia</b>	114,800 – 567,300 <sup>4</sup>	143,500 – 390,200 <sup>16</sup>	3 years	774,900 – 2,872,500
<b>US</b>	339,700 – 466,800 <sup>4</sup>	51,500 – 85,600 <sup>17</sup>	4 years	1,564,800 – 2,209,600

6. OxBridge Consulting website

7. Dadi Overseas Education Service Centre website

8. Things to know: buying medical insurance for international students in the UK and Australia – mingpao.com

9. SOMG Study Overseas Migration Group website

10. iae GLOBAL Taiwan website

11. Super Red Education & Training Center

12. AUStudylink website

13. U Lifestyle website

14. Sing Tao Daily website overseas education section

15. aec Education Consultancy website

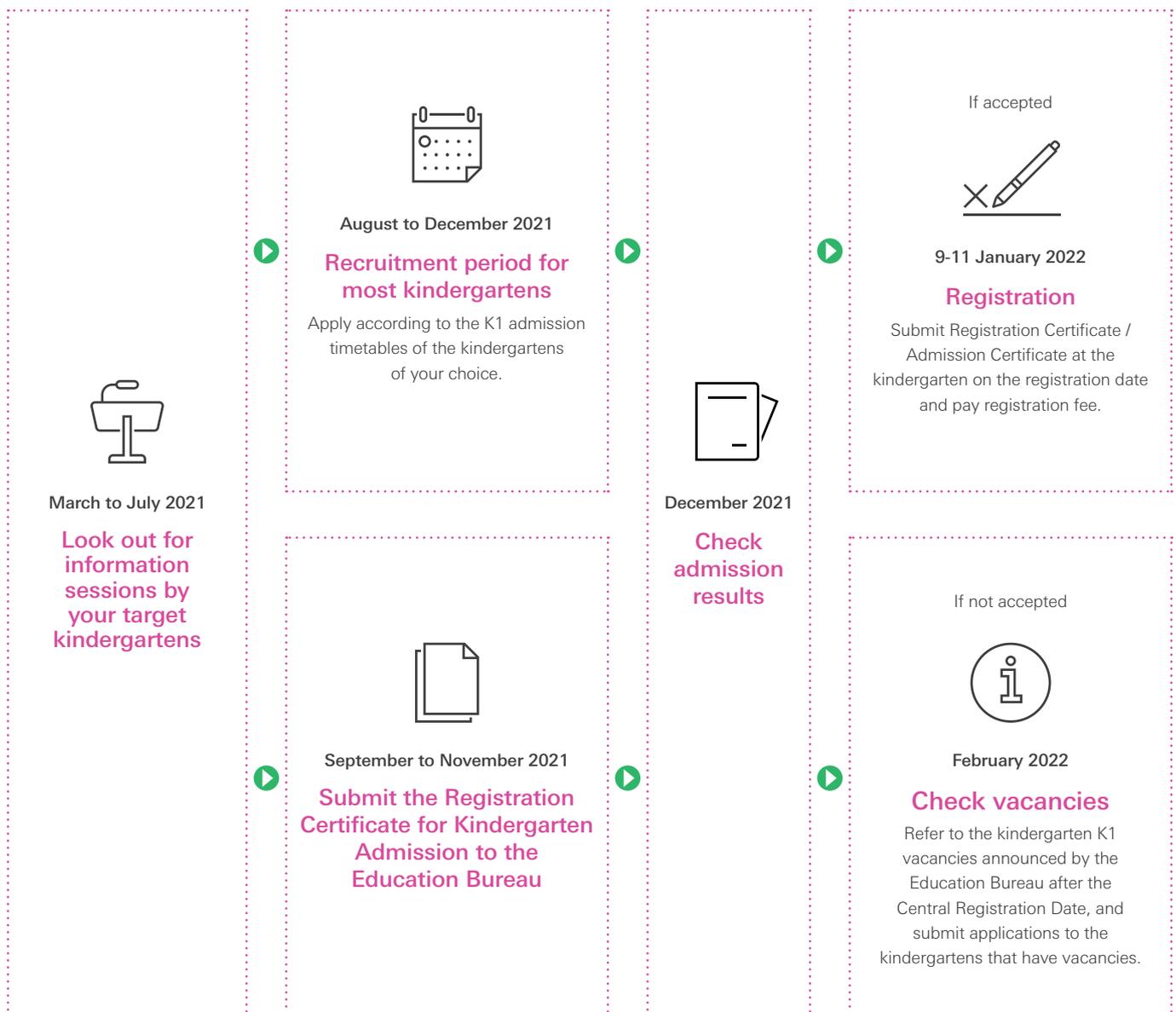
16. IDP Education website

17. Mars Education Consulting Company website

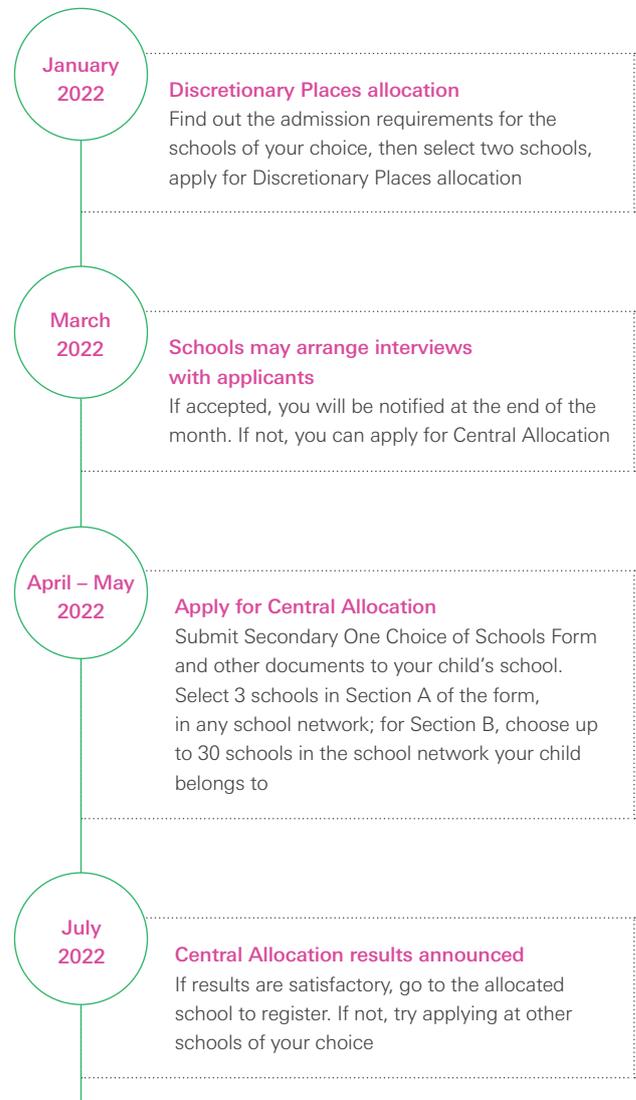
# The local path to higher education: every step counts

Every parent wants their child to do well, and giving them the best learning opportunities starts with choosing the right school. Pursuing local education opportunities may seem simple compared to sending your child overseas, but the school system in Hong Kong is not without its complexities. Local primary and secondary schools are categorised into government schools, aided schools, Direct Subsidy Scheme schools, private schools and international schools. Since primary and secondary school choices are often key signposts on a child's education journey, it's important to keep in mind the critical time path for applying to the schools of your choice, so that no opportunities will be left unexplored.

## 22/23 Kindergarten admission application memorandum<sup>1</sup>



1. Tutor Circle Blog: kindergarten K1 application timetable 2022/23

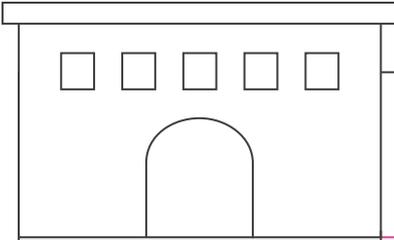
**22/23 Primary one admission application<sup>2</sup>****22/23 Secondary school admission application<sup>3</sup>**

Other than government/aided schools, parents can also apply to multiple Direct Subsidy Scheme/private secondary schools. There are currently 60 Direct Subsidy Scheme secondary schools in Hong Kong, only a very small number of which are private schools. Of the Direct Subsidy Scheme schools, approximately 20 will take part in Secondary School Places Allocation. The other 40 schools will set their Secondary 1 admission procedures and dates independently. These non-participating schools typically accept Secondary 1 applications from September to December for the next school year. Parents should prepare for the process well in advance.

2. Hong Kong Education Bureau: Primary One Admission System

3. Hong Kong Education Bureau: Secondary School Places Allocation System

# Reference guide to local tuitions



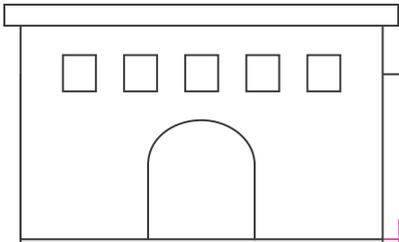
**Tuitions of selected private primary schools in Hong Kong**

	School	Annual Tuition Fee (HKD)	Year
<b>Central/Western</b>	Kau Yan School	59,800	20/21
	Sacred Heart Canossian School, Private Section	45,000	20/21
	St. Clare's Primary School	46,000	20/21
	St. Louis School (Primary Section)	44,000	20/21
<b>Wan Chai</b>	Raimondi College Primary Section	50,000	20/21
	Rosaryhill School (Primary Section)	46,660	20/21
	St. Paul's Convent School (Primary Section)	55,000	20/21
	True Light Middle School of Hong Kong (Primary Section)	49,970	20/21
<b>Eastern District</b>	Kiangsu and Chekiang Primary School	43,500	20/21
<b>Southern District</b>	St. Stephen's College Preparatory School	89,500	20/21
<b>Yau Tsim Mong</b>	Diocesan Girls' Junior School	70,000	20/21
<b>Sham Shui Po</b>	Chan's Creative School	61,746	21/22
	Delia English Primary School & Kindergarten	34,000	20/21
	Kowloon Rhenish School	49,800	20/21
	St. Francis of Assisi's English Primary School	47,000	20/21
	Tak Nga Primary School	42,000	20/21
	Tsung Tsin Primary School and Kindergarten	59,380	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



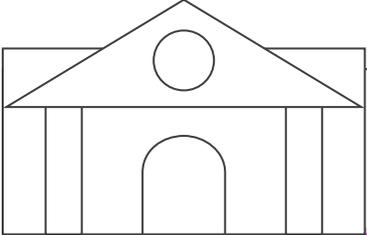
**Tuitions of selected private primary schools in Hong Kong**

	School	Annual Tuition Fee (HKD)	Year
<b>Kowloon City</b>	Alliance Primary School, Kowloon Tong	56,650	20/21
	Creative Primary School	116,600 - 119,350	20/21
	First Assembly of God Primary School	48,000	20/21
	Holy Trinity Primary School	49,000	20/21
	Kowloon Tong School (Primary Section)	57,000	20/21
	Kowloon True Light School (Primary Section)	55,560	20/21
	Munsang College Primary School	52,500	20/21
	Pooi To Primary School	48,060	20/21
	Pui Ching Primary School	53,400	20/21
St. Johannes College (Primary Section)	66,000 - 68,000	20/21	
<b>Wong Tai Sin</b>	Good Hope Primary School	43,400 - 44,500	20/21
	Our Lady's Primary School	37,000	20/21
<b>Kwun Tong</b>	St. Joseph's Anglo-Chinese Primary School	44,000	20/21
<b>Yuen Long</b>	Gigamind English Primary School	98,230	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



### Tuitions of selected Direct Subsidy Scheme primary schools in Hong Kong

	School	Annual Tuition Fee (HKD)	Year
<b>Eastern District</b>	HKUGA Primary School	31,160	20/21
	Hon Wah College (Primary Section)	17,640	20/21
<b>Southern District</b>	St. Paul's Co-educational College Primary School	63,000	20/21
	St. Paul's College Primary School	30,000	20/21
<b>Yau Tsim Mong</b>	Po Leung Kuk Camões Tan Siu Lin Primary School	19,800	20/21
<b>Kowloon City</b>	Diocesan Boys' School Primary Division	45,000	21/22
	Po Leung Kuk Lam Man Cha English Primary School	14,140	20/21
<b>Sham Shui Po</b>	Lingnan University Alumni Association (HK) Primary School	16,960	20/21
	St. Margaret's Co-educational English Secondary and Primary School	53,570	20/21
	Ying Wa Primary School	18,000	20/21
<b>Kwun Tong</b>	Fukien Secondary School Affiliated School	32,500	20/21
<b>Kwai Tsing</b>	Delia (Man Kiu) English Primary School	7,370	20/21
<b>Tuen Mun</b>	Po Leung Kuk Hong Kong Taoist Association Yuen Yuen Primary School	13,150	20/21
<b>Sha Tin</b>	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	38,980	20/21
	Pui Kiu College	25,300	20/21
<b>Sai Kung</b>	Evangel College	21,300	20/21
	G.T. (Ellen Yeung) College	34,100 - 38,280	20/21
	Po Leung Kuk Luk Hing Too Primary School	13,000	21/22
	The HKCCCU Logos Academy	28,600	20/21
<b>Yuen Long</b>	ELCHK Lutheran Academy	58,590 - 74,060	20/21
	W F Joseph Lee Primary School	16,000	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.

## Tuitions of selected Direct Subsidy Scheme secondary schools in Hong Kong

	School	Annual Tuition Fee (HKD)	Year
Central/Western District	St. Paul's Co-educational College	<b>64,500 - 96,500</b> (including IB Diploma Programme)	20/21
	St. Paul's College	<b>40,400</b>	20/21
Wan Chai	St. Paul's Convent School	25,000 - 27,500	20/21
	Confucius Hall Secondary School	5,140	21/22
Southern District	HKUGA College	39,326 - 44,944	20/21
	St. Stephen's College	72,000	20/21
Eastern District	The Chinese Foundation Secondary School	17,220 - 22,950	20/21
	Hon Wah College	18,900	20/21
	Kiangsu-Chekiang College	7,320	20/21
	Pui Kiu Middle School	8,900 - 13,440	20/21
Yau Tsim Mong	Diocesan Girls' School	38,000	21/22
	HKMA David Li Kwok Po College	34,160 - 35,860	20/21
	Kowloon Sam Yuk Secondary School	2,640	20/21
Kowloon City	Diocesan Boys' School	<b>51,200 - 117,300</b> (including IB Diploma Programme)	21/22
	Heep Yunn School	34,980 - 35,955	21/22
	HKICC Lee Shau Kee School of Creativity	27,600	20/21
	Po Leung Kuk Ngan Po Ling College	<b>34,700 - 95,000</b> (including IB Diploma Programme)	20/21
	Scientia Secondary School	5,166 - 12,730	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.

## Tuitions of selected Direct Subsidy Scheme secondary schools in Hong Kong

	School	Annual Tuition Fee (HKD)	Year
Sham Shui Po	Chan Shu Kui Memorial School	700 - 6,000	20/21
	China Holiness College	3,960 - 9,800	20/21
	Delia Memorial School (Broadway)	S.1 to S.3: free tuition S.4 to S.6: 3,000	20/21
	Delia Memorial School (Glee Path)	S.1 to S.3: free tuition S.4 to S.6: 3,000 IB Diploma Programme: 25,000	20/21
	Ying Wa College	22,288	20/21
	Heung To Middle School	5,810 - 10,260	20/21
	St. Margaret's Co-educational English Secondary and Primary School	43,330 - 46,770	20/21
	Wai Kiu College	3,000 - 3,200	20/21
	Tsung Tsin Christian Academy	37,300	20/21
Wong Tai Sin	Good Hope School	35,000 - 45,000	21/22
Kwun Tong	Delia Memorial School (Hip Wo)	S.1 to S.3: free tuition S.4 to S.6: 3,000	20/21
	Delia Memorial School (Hip Wo No.2 College)	S.1 to S.3: free tuition S.4 to S.6: 3,000	20/21
	ECF Saint Too Canaan College	23,200 - 24,600	20/21
	Fukien Secondary School	20,280 - 22,200	20/21
	Mu Kuang English School	2,000 - 3,000	20/21
	United Christian College	27,000 - 28,000	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.

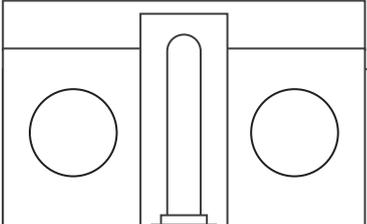
## Tuitions of selected Direct Subsidy Scheme secondary schools in Hong Kong

	School	Annual Tuition Fee (HKD)	Year
Sai Kung	Creative Secondary School	83,210 - 130,400 (including IB Diploma Programme)	20/21
	Evangel College	25,700	20/21
	G.T. (Ellen Yeung) College	38,280 - 85,580 (including IB Diploma Programme)	20/21
	Heung To Secondary School (Tseung Kwan O)	6,580 - 10,910	20/21
	HKCCCU Logos Academy	28,600 - 83,680 (including IB Diploma Programme)	20/21
	Po Leung Kuk Laws Foundation College	19,800 - 24,000	20/21
	Man Kwan QualiEd College	9,600	20/21
Sha Tin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	38,980 - 41,600 (including International Advanced Level programme, UK standards)	20/21
	Pui Kiu College	27,800 - 35,000	20/21
	Stewards Pooi Kei College	22,950 - 24,200	20/21
	Lam Tai Fai College	28,320 - 33,000	20/21
	Tak Sun Secondary School	22,000	20/21
Tai Po	Law Ting Pong Secondary School	20,160 - 22,570	20/21
	Tai Po Sam Yuk Secondary School	10,200	21/22
Yuen Long	HKFYG Lee Shau Kee College	25,540 - 38,310	20/21
	Man Kwan Pak Kau College	5,100	20/21
	Heung To Middle School (Tin Shui Wai)	5,750 - 7,360	20/21
	Chinese YMCA Secondary School	14,900	21/22
	ELCHK Lutheran Academy	69,500 - 90,130 (including IB Diploma Programme)	20/21
Outlying Islands	Buddhist Fat Ho Memorial College	6,000	21/22
	YMCA of Hong Kong Christian College	42,000 - 61,000 (including GCE programme)	21/22

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



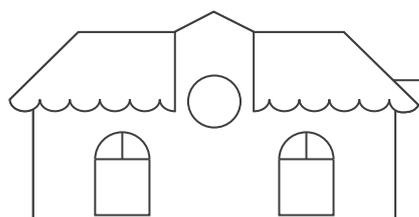
**Tuitions of selected private independent schools in Hong Kong**  
(with kindergarten, primary or secondary school division)

	School	Annual Tuition Fee (HKD)	Year
Kennedy Town	ISF Academy	197,920 - 249,970	20/21
Sum Wan	Victoria Shanghai Academy	139,500 - 201,420	20/21
Sham Shui Po	Po Leung Kuk Choi Kai Yau School	82,500 - 125,972	20/21
Kowloon Tong	Yew Chung International School	75,790 - 225,870	20/21
Wong Tai Sin	International Christian Quality Music Secondary and Primary School	56,000 - 64,000	21/22
Ma On Shan (Kindergarten) Sha Tin (primary, secondary)	International Christian School	73,500 - 169,900	21/22
Ma On Shan	Renaissance College Hong Kong	124,000 - 167,900	20/21
Discovery Bay	Discovery College	129,700 - 175,400	20/21

Source: Education Bureau and selected school websites

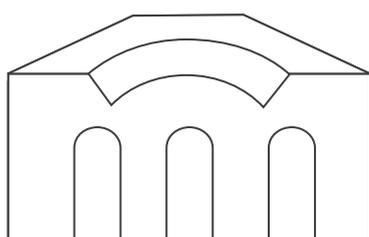
The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



### Tuitions of selected international schools in Hong Kong – primary schools

	School	Annual Tuition Fee (HKD)	Year
Peak	Peak School	98,500 - 115,800	20/21
Mid-Levels	Glenealy School	98,500 - 115,800	20/21
Happy Valley	Bradbury School	98,500 - 115,800	20/21
Pok Fu Lam	Kennedy School	98,500 - 115,800	20/21
Aberdeen	Wycombe Abbey School Hong Kong	188,000 - 198,000	20/21
Braemar Hill	Quarry Bay School	98,500 - 115,800	20/21
Kowloon Tong	Beacon Hill School	98,500 - 115,800	20/21
Ho Man Tin	Kowloon Junior School	98,500 - 115,800	20/21
Clearwater Bay	Clearwater Bay School	98,500 - 115,800	20/21
Sha Tin	Sha Tin Junior School	98,500 - 115,800	20/21



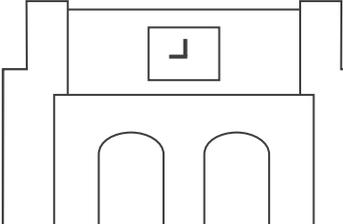
### Tuitions of selected international schools in Hong Kong – secondary schools

	School	Annual Tuition Fee (HKD)	Year
Pok Fu Lam	West Island School	133,800 - 140,700	20/21
Aberdeen	South Island School	133,800 - 140,700	20/21
Ho Man Tin	King George V School	133,800 - 140,700	20/21
Shek Kip Mei	Concordia International School	127,500 - 148,000	21/22
Sha Tin	Island School (Tai Wai)	133,800 - 140,700	20/21
	Island School (Sha Tin Wai)	133,800 - 140,700	20/21
	Sha Tin College	133,800 - 140,700	20/21

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



### Tuitions of selected international schools in Hong Kong

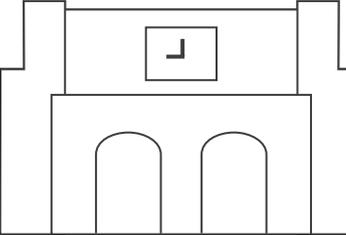
(with kindergarten, primary or secondary school division)

	School	Annual Tuition Fee (HKD)	Year
Peak, Pok Fu Lam	German Swiss International School	156,110 - 203,420	21/22
Mid-Levels (primary) Shau Kei Wan (secondary)	Carmel School	103,500 - 195,500	20/21
Sheung Wan, Ap Lei Chau, Shau Kei Wan, Stanley	The International Montessori School	121,500 - 176,000	20/21
Happy Valley	French International School	120,956 - 201,085	20/21
Happy Valley, Tai Po, North Point	Hong Kong Japanese School	111,620	20/21
Wong Chuk Hang	Han Academy	198,000 - 218,000	20/21
Repulse Bay (primary) Tai Tam (secondary)	Hong Kong International School	219,150 - 249,350	21/22
Aberdeen	Canadian International School of Hong Kong	115,900 - 205,400	20/21
	Singapore International School (Hong Kong)	83,048 - 198,800	20/21
Wah Fu (primary) Kowloon Bay (secondary)	Kellett School	172,600 - 220,800	20/21
Braemar Hill	Chinese International School	167,700 - 266,100	20/21
North Point	Kiangsu & Chekiang Primary School (Nursery, Kindergarten, Primary & International Sections)	69,530 - 112,000	20/21
Tai Koo Shing	Delia School of Canada	117,150 - 133,130	20/21
Sai Wan Ho	Korean International School	83,000 - 117,000	20/21

Source: Education Bureau and selected school websites

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Miscellaneous charges, school debentures and other expenses are subject to the information published by individual schools.



### Tuitions of selected international schools in Hong Kong (with kindergarten, primary or secondary school division)

	School	Annual Tuition Fee (HKD)	Year
Kowloon Tong	American International School	87,000 - 160,200	20/21
	Australian International School Hong Kong	106,900 - 223,100	21/22
	Kingston International School	102,300 - 155,000	20/21
	Think International School	113,000 - 121,000	20/21
Lai King (Preparatory - grade 3) Kowloon City (Grade 4 - 12)	Christian Alliance P.C. Lau Memorial International School	102,990 - 133,980	20/21
Shek Kip Mei	Saint Toos Sear Rogers International School	79,200 - 107,000	20/21
Lam Tin	Nord Anglia International School Hong Kong	75,000 - 182,000	20/21
Tseung Kwan O	Shrewsbury International School Hong Kong	95,000 - 177,000	20/21
Sai Kung	Hong Kong Academy	149,800 - 236,100	21/22
	Hong Kong Adventist Academy	101,400 - 120,500	20/21
Tai Po	Malvern College Hong Kong	173,670 - 197,550	21/22
	Norwegian International School	66,600 - 107,400	20/21
Tai Po (kindergarten & primary) Sha Tau Kok (secondary)	International College Hong Kong Hong Lok Yuen International College Hong Kong	126,700 - 182,000	20/21
Tuen Mun	Harrow International School Hong Kong	149,924 - 203,868	20/21
Discovery Bay	Discovery Bay International School	113,300 - 185,500	20/21
Lantau Island	Lantau International School	68,000 - 88,000	21/22
Yuen Long	Umah International Primary School	5,800	19/20

Source: Education Bureau and selected school websites

The above tuitions are for reference only. Please enquire with individual schools for the latest figures.

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## Case study

# Annuity plans for children's education dreams

Mrs Wu, 35, is a fashion designer. She has a one-year-old son, Kelvin. Her total monthly household income is approx. HKD170,000. As Mrs Wu wants to build an education fund for Kelvin's overseas university studies in the future, her long-term savings solution has to meet the following criteria:



**Growth potential  
for savings**



**Financial protection  
with flexibility**



**Protection for  
her son and family**

## Mrs Wu decides to take up an annuity plan as her savings and protection solution

At the end of the accumulation period, the plan will have the following benefits:

- Regular annuity income payments (monthly guaranteed annuity payments)
- She can choose the rollover option to accumulate annuity payments for higher potential return
- Non-guaranteed special bonuses provide potential additional return
- If Mrs Wu passes away, her family would receive a death benefit to cover her son's tuitions

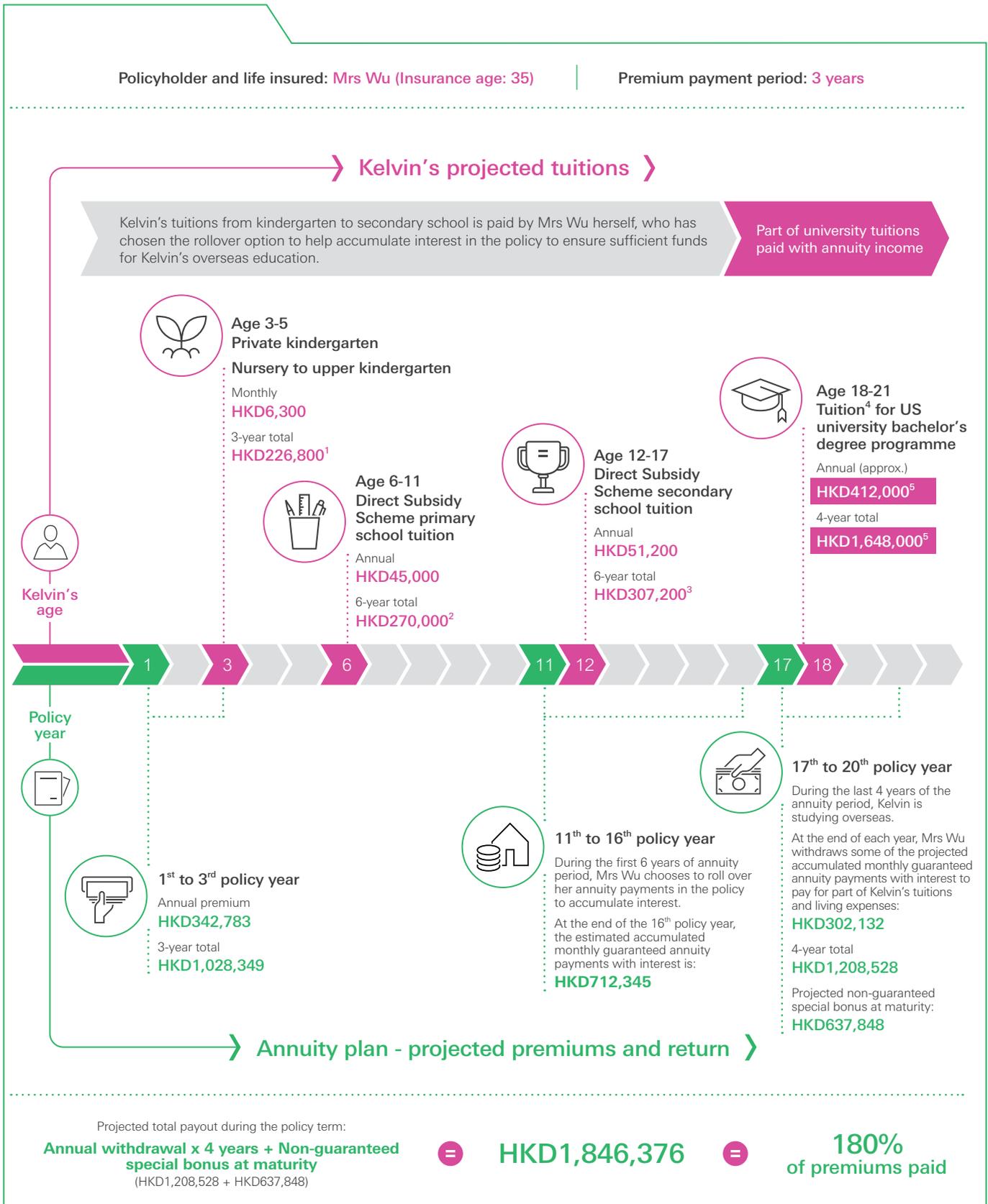


#### Assumptions:

1. During the annuity period, Mrs Wu chooses to keep her annuity income (if any) in the policy to accumulate interest instead of withdrawing it each month.
2. All premiums are paid before the payment due date and no outstanding debts remain in the policy.
3. The interest rate for the accumulated annuity payments is 3.2% p.a. and is not guaranteed. HSBC Life reserves the right to make adjustments from time to time. The actual interest may be lower or higher than 3.2% p.a..

The figures above are hypothetical. They are subject to rounding adjustment and for illustrative purposes only. For details, please refer to the figures in your policy proposal.

- In the event of early surrender, the amount you will recover from the policy may be less than the total premium you have paid.
- The above information is a summary and for general reference only. Different annuity plans have different characteristics, and guaranteed and non-guaranteed benefits. Provisions, terms and conditions also vary. If you are interested in any product, please enquire with our insurance specialists and obtain the relevant product brochure and proposal.



1. Learning Habitat Kindergarten website  
 2. Diocesan Boys' School Primary Division website  
 3. Diocesan Boys' School website  
 4. Massachusetts Institute of Technology website  
 5. Based on HSBC exchange rates (banknotes bank sell price as of 19 April 2021)

## Featured interview

## Spotlight on technology-assisted education



**Kenny, LEUNG Wai Kin**  
CEO, IOT Solution Limited

Memories of the monotonous Chinese history lessons of his youth have inspired Kenny to develop course materials that incorporate VR (Virtual Reality) and AR (Augmented Reality) technologies. Using audio and visual effects to animate book contents, he is enabling students to learn more effectively. Since Kenny founded his startup in 2016, he has received the endorsement of the Cyberport Incubation Programme and Cyberport Accelerator Support Programme for his work in providing schools with one-stop STEM education solutions.



**What are the differences between VR/AR learning and traditional learning? How do they complement each other?**

With VR, the user wears a special headset designed to simulate real-life experiences. The screen on the inside of the headset displays animated sequences that immerse the user in realistic 3D environments.

AR, on the other hand, enhances the live images you see through the camera of your device by adding visual elements, mixing the actual with the virtual to enrich your perceptions of the world.

In traditional education, the communication is one-way. The teacher talks, the learner listens. So the student is a passive participant. If they are not interested in what is being taught to begin with, they could lose concentration quickly. By contrast, the use of VR or AR helps maintain the student's interest level by making the lesson much more vivid and involving. These technologies work with the tablets schools already have to supplement book learning with digital contents. If you point a tablet towards a coin or a portrait, for example, the screen will show a rotating, interactive 3D image.

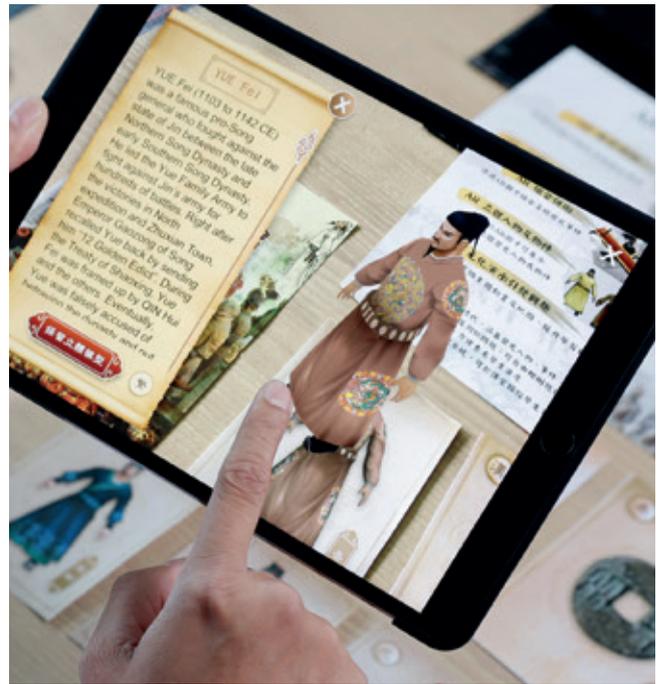




**How is VR/AR applied to children’s learning?**

The human brain can remember 90% of the things that are experienced, whether real or simulated, but retains only 10% and 20% of what is read and heard respectively. AR’s advantage is that it visualises contents, so that lessons become experiential and the learner doesn’t have to rely on imagination to memorise information. Whether for stimulating pre-schoolers’ interest or making difficult chemistry lessons more accessible, it makes for more efficient knowledge acquisition.

Since the use of AR has been proven effective, many countries are developing their own AR-enhanced course materials. Neuro-Insight, the UK neuromarketing firm, has done research into how the brain remembers and reacts to AR and non-AR materials, and found that the retention rate for AR-enhanced contents exceeded that of non-AR contents by 72%. And AR experiences also out-perform non-AR ones in terms of the participants’ engagement levels, left and right brain memory, concentration and emotional connection. Compared to traditional teaching methods, AR is especially beneficial to students who find it more challenging to focus and absorb knowledge, enabling them to internalise more information.



**What are the next steps in the development of VR/AR-assisted learning?**

Our AR Chinese history platform can be used in Zoom-enabled online classes, so students can see the contents shown by teachers in real-time. We are mainly working with schools at the moment, but if the public becomes sufficiently familiar with this learning mode, we would look into developing a home version for the next school year. Before the pandemic, we were hosting STEM parent-child workshops, which we have now changed to on-campus services to support parent-teacher activities.



**If in-person learning is replaced by VR/AR-assisted learning, will it have a negative impact on the development of children’s communication and social skills?**

Technology-assisted learning is only one of the tools available. Not only would it not affect social skills if used properly, it could actually facilitate interpersonal interaction. One of our products, for instance, has a hidden mission that requires kids to team up to find different pictures and use them to construct special images. This trains them in team work and collaboration.



**Is VR/AR suitable for small children whose eyes are not yet fully developed?**

Many teachers and parents are under the impression that AR early education products are the cause of near-sightedness in increasingly younger children. But as long as these products are used properly, the results can exceed expectations. Based on our experience, we have the following suggestions:

- Phones and eyes should be kept at least 30cm apart.
- Ambient light matters. Avoid using your phone where it’s too bright or too dark, eg under the sun, in dimmed rooms at night or under a blanket in bed.
- Duration: adults should rest for 5 to 10 minutes after each hour, and relax their eyes by looking into the distance, while kids should limit their screen time to 20 to 30 minutes per session.



**Where is VR/AR going?**

The world’s Gen Z population (those born after 2000) already exceeds 2 billion. These young people were born in the midst of a technological explosion, and their daily lives revolve around smartphones and apps. For them, the unplugged life is probably very hard to imagine. Education should keep pace. AR learning is still in its infancy, and there’s a lot of scope for further development. We will keep exploring different learning modes. For instance, school chemistry labs might be phased out in the future as safety issues arise and classrooms are repurposed. So we can use AR/VR to simulate laboratory environments to making learning safer and better.



Scan this QR code to watch the interview.

## Featured interview

# Children's emotional development during the pandemic



**Guinevere Sophia CHAK,**  
Registered education psychologist  
Australian Counselling Association  
registered counsellor

Sophia is an accredited psychologist and counsellor who has acquired a wealth of insights into children's education and development. She uses the experience she has accumulated to formulate intervention strategies for helping children reach their goals.



## How do parents deal with the impact of home isolation and online lessons on their children?

### Parental care is crucial to coping with positive and negative impacts

We've found that online learning has both positive and negative impacts on children. The exact situation depends on the parental response. Spending long periods of time at home can deprive children of a sufficient level of activity, which could in turn make it harder for them to concentrate, thus impeding their progress. Because they offer limited scope for face-to-face interaction, online lessons could slow down the acquisition of interpersonal skills and undermine social competence. During this period, parents should pay particular attention to their children's needs, take reference from schools' extracurricular learning guidelines to give their children proper support and prevent the emergence of negative emotions. Because some parents are spending more time at home, their children are getting opportunities to acquire more than just academic knowledge, which is beneficial to their overall development.

### Communicate the traditional way

We should treat it as a different learning mode. Children can draw pictures on their computers and send them to their friends, for example, as a way to maintain social relationships. Children who lack opportunities for face-to-face interaction with their peers can switch to more traditional channels of communication, like making phone calls, writing letters, sending greeting cards. Based on our observations, kids who are shy tend to be more at ease and responsive when communicating with others through a computer's camera. So online learning in this new normal is actually good for them.

### Pay attention to any special learning needs

Some children, such as those who have dyslexia, might have special learning needs. And online lessons could make it difficult for teachers to detect symptoms. And parents who don't know better might simply think their children are falling behind and end up pushing them harder. So stay alert to signs of potential difficulties, and seek help from schools and professionals if necessary.



## How to help children adjust to the flip-flopping between real and online classes?

Regulate their daily schedules to make sure they get enough sleep and are ready for early morning lessons. Set a timetable to help them develop the habit of keeping regular hours. Try moving their afternoon naps to after school hours, for instance, to prepare them for sudden school re-openings.

Kids who are less socially adept might enjoy learning at home. If they are not keen on going to school, find out what would motivate them to do so, eg spending time with their favourite teachers and school mates, PE lessons, the tasty snacks at the school cafeteria, etc. This way, they will come to understand that learning online and at school are not the same, and that both are enjoyable in different ways.

**Will the new ways of learning put children under pressure?**

Some kids get frustrated because it's harder to ask questions during an online lesson. Older kids, those who are Primary 3 and above, are more in tune with the demands of school life, so they might feel more pressure from the need to keep up. This year, for example, students had exams to deal with soon after the start of the school year. Even though most kids are accustomed to online learning by now, the need to take extra lessons to make up for lost time would only add to the pressure.

**If parents find that their kids are having emotional issues, what can they do before seeking professional help?**

Pressure can be a source of motivation, but some children might find it harder to meet challenges than others. Parents should be good listeners, allow their kids to vent their pent-up emotions, then work with them to find ways to de-stress. Also, emotions are two-way streets. If parents themselves are over-wrought because they have reached an emotional bottleneck themselves, it's okay to let it all out and cry together with their kids, so the kids will understand that adults have emotions too. When tensions are high, try leaving the room or drinking a glass of water to calm down. That way, you'd be teaching your kid by example to look for ways to keep their emotions in check.

If the problems deteriorate and start to affect a child's daily life, causing them to exhibit behaviours that are harmful to themselves or others, it's time to seek professional help.



**Many schools are switching to online admission interviews because of the pandemic. Any suggestions?**

Other than the more basic questions, schools might ask fathers additional ones designed to gauge how they are raising their children, for instance, how they would handle the situation if their children are fighting over a toy. One suggestion: during the one or two weeks before an online admission interview, arrange video calls between your child and friends or relatives whom they don't know well. This way, they can practice their social skills, get used to facing the camera and having eye contact with others. While recording, make sure it's bright enough and voices are clear. In an interview, teachers want to see if a child is willing to follow instructions by sitting still, taking part in a conversation and greeting others.

There are schools that ask parents to submit short videos, and some would even specify tasks to be performed by the child on camera, such as creating something with building blocks, picking up a glass for a drink of water, etc. Other schools would only ask for daily life footage. You can check children's developmental milestones online and compare your kid's progress to the physical, cognitive, language, social, emotional, self-management benchmarks set out for the relevant age group. Children who are 18 months old or above, for example, should be capable of helping with simple household chores. You can make a video of yourself and your kid beating eggs or wiping a table together to demonstrate how close you are, your kid's sense of responsibility, motor development, etc. The video is supposed to show your kid's natural side, so even if your kid has a sizable vocabulary, we don't recommend spending a lot of time in the video highlighting their linguistic ability.



## “Afterword

Children are newcomers to the world. Every step they take, their parents are there for them, leading the way. And when they grow up, it's often their turn to be the guides -- to a world that is daily becoming less familiar yet more fascinating to their parents' eyes. This new journey is only made possible by another, one that has led from playroom to classroom to the most hallowed lecture hall and taken years of planning by parents who have promised to let their children soar. It is no doubt a promise you have also made. So start laying today's groundwork, and let your child touch tomorrow's sky.

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