

Sowing the seeds of
a great future



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Foreword

For students, parents and teachers, the pandemic which has been sweeping across the globe for over 2 years has provided a valuable lesson in the importance of maintaining balance. Widespread access to the internet, computer hardware and education software has enabled teaching and learning to continue uninterrupted, even during the worst days of the pandemic. Over-reliance on the internet, however, has impacted the wellbeing of students, teachers as well as parents, and given rise to new pressures. How can we make full use of technology without disrupting the equilibrium in our lives? As we grapple with different issues and challenges, what suggestions and solutions should we look into?

It has been a long time since most parents and students last travelled. Once airports around the world resume normal operation, many parents may want to make up for lost time by taking their children on holidays that double as scouting trips to potential overseas study destinations. We will be turning our telescope to the world's happiest country - Finland. By examining its education system, we'll seek answers to the question: how does a happy learning environment help develop children's potential and create opportunities for them?

Just few years ago, S.T.E.M. education was all the rage. Now people are increasingly looking to nature as the ideal place to learn. The forest schools that are fast gaining popularity in Asia deserve a lot of attention. What does this mode of learning, which originated in Europe, have to offer? Why is it increasingly favoured by Asian parents for their children's education?


This booklet also provides updates on traditionally popular overseas study destinations, plus education systems, costs, etc. Parents can take reference from our case studies to see how insurance products can be used to support education planning and prepare their children for a happy journey ahead.

The extent of online learning - drawing the line

Thanks to the internet, education has not been put on hold by the pandemic. But it's also the internet which has made parents, students and teachers understand how to strike a balance. What kind of problems has prolonged online learning created? What are the ways to cope with the challenges?



Online learning – challenges and solutions

Students	
Issues and challenges	Solutions / improvements
<p>Near-sightedness and astigmatism are on the rise This can be caused by being too close to computer, mobile phone and tablet screens for too long. The Chinese University of Hong Kong research team has found a significant increase in the percentage of near-sighted Hong Kong students during the pandemic¹:</p> <p>December 2019: 12%</p> <p>September 2020: 30%</p>  <p>2.5 times</p>	<ul style="list-style-type: none"> • Maintain good posture, keeping eyes and books 30-40cm apart in distance (70cm in the case of computer monitors). Ensure sufficient white light indoors to maintain a comfortable environment for the eyes whilst reading. • Take a break after reading continuously for more than 15 minutes; look out the window at distant objects or greenery. • Children should have regular eye examinations accompanied by their parents.
<p>Eye discomfort² Sitting at home and learning online for long periods may lead to symptoms that can easily be mistaken for those of conjunctivitis, or pink eye, which is often caused by COVID-19 or other pathogens. In either case, students' eye health is at risk.</p>	<ul style="list-style-type: none"> • If you're experiencing eye discomfort, try closing your eyes or soothing them with preservative free lubricating eye drops. • If in doubt, do the best thing for your eyes: see a doctor soon.
<p>Loss of concentration³ The lack of a teacher's supervision; distractions caused by the activities of other family members (including pets) and the sounds they make; temptations in the form of readily available toys, snacks.</p>	<ul style="list-style-type: none"> • Put up "Pay attention", "Keep quiet" or other signs in prominent places as reminders. • Establish the ground rules and make a chart that specifies the reward for different behaviours. For instance, if your children refrain from sending chat messages during online lessons, they will be awarded with a star. After collecting a designated number of stars, they can redeem a small reward. • Block off a designated area for your children's online lessons. • Keep toys, snacks and other family members (including pets) away from their line of vision. • Try to get them to maintain a regular schedule, sleeping and rising early as they normally do for school. This will help improve their concentration during lessons.
<p>Lack of social life⁴ The unique advantage of a school is that it puts a group of same-aged students together, and lets them learn to make connections, interact, communicate, help each other, share and empathise. All these are highlights of social life which cannot be replicated in an online classroom.</p>	<ul style="list-style-type: none"> • Encourage them to care about others by talking to schoolmates, friends or relatives on the phone or through video calls. • Research has found that talking on the phone for about 17 minutes daily can reinforce friendships and family bonds, and effectively train children's social and communication skills as well as help them become more caring.
<p>Weakening of linguistic ability⁵ The pandemic has made it necessary for language teachers and parents to keep their masks on most of the time. This not only makes it harder to speak clearly; since their mouth movements are also hidden, small children can't learn by imitating them. This could cause students to mis-pronounce words.</p>	<ul style="list-style-type: none"> • Parents can consider hiring a speech therapist or buying immersive AI-assisted language training products. It's also a good idea to spend 30 minutes a day with your children on their speech practice. • Fee for an initial diagnosis or assessment by a speech therapist: HKD780 (45 minutes) to HKD4,000 (120 minutes)⁶. • Prices of immersive language training products: approx. HKD64,000 to HKD70,000⁷.

1. The Chinese University of Hong Kong: CUHK study demonstrates a 2.5-fold increase in myopia incidence in children during COVID-19 pandemic due to less time outdoors and more time on screens (30 August 2021).

2. Sing Tao Daily: Prolonged online lessons cause symptoms of eye discomfort that can be mistaken for COVID-induced conjunctivitis (25 January 2022).

3. TOPick: [In-person instruction suspended] Daydreaming during online lessons affects children's progress; psychologists recommend 4 steps to raise concentration (13 January 2022).

4. TOPick: Children learning online lack social life. Principal: encourage children to have phone conversations with friends to strengthen relationships (Chu Siu Fong, 3 March 2022).

5. Hong Kong Trade Development Council: Navigating COVID-19: a home learning advocate (Charlotte Man, 15 March 2021).

6. Hong Kong Economic Times: Big differences in speech therapists' fees and qualifications; 4 service providers have no therapists certified by the Department of Health (Tang Hoi Man, 16 August 2021).

7. Baby Kingdom: D Mind & the Prince, Disney's World of English, Oxford Path. Which one is the best value? (BK Ka, 6 January, 2021)

Students	
Issues and challenges	Solutions / improvements
<p>Insufficient exercise</p> <p>This impedes normal physical development. If students are not exercising enough but are consuming large quantities of snacks, they might become overweight.</p> <p>As part of the Fun to Move@JC campaign, The Hong Kong Jockey Club and the Chinese University of Hong Kong have conducted a survey on school children's lack of exercise during the pandemic. Key findings¹:</p> <p>61% of students have increased their screen time</p> <p>57% of students have had less physical activity</p> <p>28% of students have eaten more</p> <p>63% of students have gained weight</p>	<ul style="list-style-type: none"> • Avoid keeping too many snacks or soft drinks at home. • As soon as the pandemic end, change all family activities to more physically demanding alternatives, such as swimming, racquet sports and hiking. • Use exercise apps to make exercising more engaging, and record progress.
<p>Anxiety²</p> <p>Students are worried about having to switch between school and online lessons at short notice and not having enough time to prepare. After the pandemic subsided, some have returned to school only to find that good friends have transferred to other schools or relocated.</p>	<p>8 ways to help children of all ages cope with anxiety:</p> <ul style="list-style-type: none"> • Identify anxiety You have to find out what is causing your child's anxiety first before you can help them deal with it. • Create a conversational space Adolescents and children typically find it easier to talk whilst being involved in an activity such as drawing pictures or playing games. Don't talk to them about their anxieties before bedtime, as the time before sleep should be peaceful and calm. Suggest to write down what is bothering them for discussion the next day. • Set a good example for children As a parent, you might also feel anxious about the threat of the pandemic. It's especially important for you to set a good example by staying calm in the face of uncertainty, which will enable your child to learn to relax. • Be a good listener Understand your child's anxiety by listening to them; explain to them that it's normal to feel anxious sometimes. • Anxiety and reality Parents should explain to their children the harmful effects of anxiety, and teach them to stop worrying about things that haven't happened. Life is like the weather; it's beyond our control and not worth fretting about constantly. • Coping with external pressures Pay attention to the news and social media contents your children are exposed to and find out if these are causing them to feel anxious. Emphasise to them the power of kindness and the importance of self-care. • Building self-confidence Convince them that they are capable of dealing with difficulties, which can effectively alleviate anxiety. Have confidence in your children, help them find solutions to problems. • Taking care of yourself You have to take care of yourself before you can take care of your children.



1. Hong Kong Jockey Club - Fun to Move@JC Survey: COVID-19 affecting children's physical and mental health (11 May 2021).
 2. BBC: Mental health under the pandemic - 8 ways to help adolescents and children keep anxiety away (31 May 2020).

Parents

Issues and challenges

Greater pressure from playing multiple roles

Mothers looking after their children full-time and fathers working from home are busy enough. But with children staying home for online lessons during the pandemic, parents have had to take on multiple roles: teaching assistants, IT support personnel, private tutors. This means even heavier workloads and greater stress for parents.

Solutions / improvements

- Hiring private tutors who know about computers and the latest educational software can reduce parents' stress.

New challenges on the way

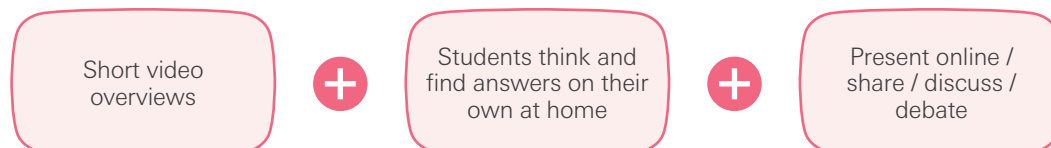
Even with stringent social distancing measures in place, the number of students diagnosed with the COVID-19 infection still surges frequently. This only creates more stress, since not all parents and teachers are knowledgeable enough to cope with new trends and technologies.

- To cope with the momentous changes that are happening in education, parents should work closely with teachers and schools to keep up with the times.

Quality over quantity in education - a winning proposition for all

Life is not only about learning and working; we all need to rest, socialise, exercise and be entertained. There's a limit to how long we can concentrate on something. Before the birth of the internet, the standard duration of a TV commercial was 30 seconds. During the internet age, however, research has found that millennials have an attention span of only 6 seconds³. That explains why short videos are now the norm. Even videos longer than 1 minute are asking for too much patience on the part of the viewer, who would often just fast forward to the part they want to see.

That's why, when educators are choosing or producing digital educational materials, the principle to follow is "quality over quantity". For a balanced mix of different learning modes, we can also look beyond computer files for suitable materials:



3. Thread Marketing Group: How short attention spans equal short-form video in 2021 (Kevin Cesarz, 18 March 2021).

To get the right education, find the right place

Balancing the requirements of a good education – S.T.E.M. and happy learning in nature are equally important!

There was a time when the Linux operating system, Nokia mobile phones and the Angry Birds video game were taking the world by storm! Do you know what these 3 things have in common? That's right! They all came from the country that embraces innovation and technology, Finland. And the "happiest country on earth" has much more we can learn than S.T.E.M. model.



S.T.E.M. focuses on inter-disciplinary training to develop students' potential and equip them for different challenges.



During the pandemic, everyone has been staring at computer screens for far too long. When we take a break, our eyes are most often drawn to natural shades of green outside the window for relief. Perhaps we are all instinctively longing for a return to nature, which may explain the phenomenon of the forest school in Asia, and it is proving no less attractive than S.T.E.M.

Learning from the happy country – the rise of Finland's education model

Who doesn't want to be happy? We spend our lives learning and working and, ultimately, what we are all striving for is just different versions of that most elusive of feelings – happiness. According to the World Happiness Report, Finland has just been rated the happiest country in the world for the 5th consecutive year¹. Even the doom and gloom brought on by more than two years of a global pandemic has done nothing to loosen its grip on the title.

Competitiveness: Why is Finland in the spotlight?

Both in terms of the ability to innovate and to compete in the international arena, Finland is consistently in the front rank. Even with a population of just 5 million plus - smaller than Hong Kong's - it has repeatedly been named the world's most competitive country by the World Economic Forum (WEF). Finnish students frequently take top spots in the Programme for International Student Assessment (PISA). And on the European Innovation Scoreboard (EIS), Finland is one of the perennial leaders, outperforming many other countries in the Western world².

A national priority: clear focus on innovation

In Finland, innovation as defined in national policy papers is given the highest priority by political leaders. This is a country where the banner of innovation flies high. As early as the 1980s, the country was building a large number of technical institutes and colleges with a focus on practical application. Before long, these schools were producing more PhDs in engineering than any other country in Europe, making Finland the forerunner in S.T.E.M. education.

An education system that is recognised worldwide

Finland boasts a world-class education system that has been publicly lauded by the Organisation for Economic Co-operation and Development (OECD) on multiple occasions. In the 2015 PISA, Finnish students demonstrated not only exceptional ability but remarkable consistency, placing 5th in science, 4th in reading, 12th in mathematics³.

1. CNN: The world's happiest countries for 2022 (19 March 2022).

2. Commonwealth Magazine: Finland: The world's most competitive small nation.

3. Legislative Council Secretariat Research Office: Education System in Finland (28 August 2019).

Short lessons, small classes

In Finland, children only start going to school at the age of 7. School lessons add up to a mere 20 hours a week. Finnish teachers spend an average of just 600 hours a year giving lessons, significantly less than the 1,080 hours in developed countries¹. In a marked departure from the convention adopted by countries such as the US, UK, Australia and Canada, class time does not increase significantly even in senior years.

Small classes of 20 students each are the norm¹ and, wherever possible, a class is in the charge of the same teacher for the first 6 years.

Doubling the advantages, the Finnish model prioritises all-round development, and gives students plenty of time for extracurricular activities. Teachers regularly communicate with parents as a way to improve teaching methods and materials. And students and teachers often have lunch together in a relaxed atmosphere, forging bonds that greatly contribute to mutual understanding and trust.



Minimal homework, no tests²

On a typical day, it takes a Finnish student only about 30 minutes to finish their school assignments. Teachers make it a point of not assigning any homework before school holidays, thanks to a national consensus that it's much more important to spend time with your family than with your school books.

Finnish students do not have to sit for any standardised tests or exams before the age of 16. Assessing scholastic performance is a responsibility that falls entirely on individual schools and teachers. As a result, schools don't put pressure on students' self-respect on the basis of test scores, and is not reserved for academic elites. Students from different schools perform on a similar level. There are no "prestigious" schools.

1. Legislative Council Secretariat Research Office: Education System in Finland (28 August 2019).

2. Sunday Kiss: 9 reasons for the success of education in Finland: Less homework and more play promote creativity, give children back a healthy childhood (11 May 2021).

Free education for all³

In addition to innovation, Finland is one of the world leaders in higher education and training. And most of it is free.

The national culture is such that Finns never regard money as the most important thing in life. Pragmatic, modest and eager to learn, they are egalitarians in principle and in practice. The president of Finland is often seen bargain shopping in person alongside ordinary citizens. In public places such as airports, government officials are accorded no special privilege; they wait in line, just like everyone else.

Starting in the 1970s, free quality education was provided for all Finnish citizens, regardless of race, age and economic circumstances. From kindergarten to university, from undergraduate studies to PhD programmes, no tuition fees are required. For university students studying art, music, film, design, etc, the government also offers low-interest loans and various subsidies to help them purchase equipment and pursue their dreams.

Most schools in Finland are public schools. There is no such thing as schools for the rich. The children of rich dads and poor dads learn and play together. It's a level playing field, and no one wins at the starting line. Even if a parent becomes unemployed, the government will subsidise 70% of their salaries for 18 consecutive months to ensure their children's schooling will not be interrupted.

Teachers are highly respected and trusted¹

Finland has very high entry requirements for aspiring teachers. Indeed, teaching is considered the highest calling in the land. Primary and secondary school teachers are required to have a master's degree or above. To teach even pre-school, you need a bachelor's degree. These standards are the most stringent in the world. Since all teachers enjoy a lot of public trust, parents don't have to worry about getting their children into a good school or helping them with their homework. The situation can't be more different from the one in Hong Kong.

In Finland, teachers even have the authority to formulate education plans on their own, deciding the best teaching methods and materials for students. This gives teachers ample scope for initiative and creativity.

One consequence of this degree of trust is that Finland has no national teacher assessment or registration system. In the 1990s, the country abolished its inspection system in favour of a purely school-based assessment of students' performance.



The lessons of the Finland education experience

1

Perhaps it's due in part to the country's unique culture, but the Finland experience has shown that a decentralised, liberal approach to education can foster students' self-discipline and encourage them to find answers on their own.

2

Even with little homework and few tests, the country can still incubate generation after generation of talent.

3

A country that embraces equality has proven to be no less successful than one led by elites.

4

And the more trust a nation places in its schools and teachers, the more miracles it can produce.

As a parent, are you thinking about booking the earliest flight to Finland after the pandemic, so you and your children can get to know the country first-hand? Educating children the Finnish way starts with giving them less pressure and more trust, and teaching them the importance of equality by setting a good example. Perhaps this is the kind of education we need to give our children in order for them to learn and grow happily.

3. CommonWealth Magazine: Finland: The world's most competitive small nation.

Classrooms without walls – the evolution of forest schools

The more easily available technology is, the less time students choose to spend on outdoor activities. But that doesn't explain why forest schools, which originated in Europe, are becoming so popular in Asia.

What exactly do students learn at forest schools?

A forest school can be a real, physical school or a series of outdoor learning programmes specially designed to be experienced in a forest instead of a classroom. The scope of a typical forest school programme far exceeds the outdoor survival skills like camping and fire-starting that boy scouts learn, and can extend to art, mathematics, language, natural science and other subjects.

In a forest school, pens are tree branches and the paper is the forest floor. For student learning to write, this represents a radically different experience from using a tablet computer.

Students are also asked to identify animals that randomly appear, this is meant to train their reflexes and language ability¹. Forest schools are particularly suited to children aged 3-7².

German scholar, Roland Gorges, has found that children who went to forest kindergartens outperformed other children of the same age who went to traditional primary schools in reading, writing, mathematics, social skills, self-discipline, etc. Forest schools can also help children with Attention-Deficit / Hyperactivity Disorder to build self-confidence. Research done by the University of North Carolina shows that if children develop an interest in simple activities at a young age, such as observing the night sky, watching birds and growing potted plants, they have a much higher chance of establishing a career in a science field, such as engineering, in the future³.



1. Champimon: Learning in the wild becoming the new trend; why are so many parents are fans of forest school programmes (21 November 2020).

2. Nest in the woods: What is forest school?

3. TOPick: Outdoor education boasts many advantages, uncovers children's potential (Shum Shui Ching, 26 October 2017).

Forest schools in Hong Kong

How can we take children out of Hong Kong's concrete jungle and give them an immersive learning experience? Wouldn't it be good if they can walk into a forest - no walls, just lots of greenery - to learn to protect the environment, develop survival and social skills, and be independent? It's an environment that can teach them to take controlled risks, bolster their physical fitness, increase willpower, imagination, coordination and concentration, and develop problem-solving skills, curiosity and self-confidence. Now that would be an attractive proposition, not only for the children but for their parents as well.

Building a forest school for Hong Kong students⁴

At EIS International Preschool in Yuen Long, students spend 40% of their time receiving lessons in the 40,000 sq. ft. forest that is a 10-minute drive from the school.



Education in Hong Kong offers little access to nature as a place to learn, and the model answers taught by traditional schools often stifle students' curiosity. These were a couple of the problems the school's founders set out to remedy. They spent more than 10 years travelling overseas and visiting education experts, then look for land in Hong Kong to build a forest school, one that would provide a happy learning environment and inspire local students during their formative years.

The campus was created jointly by architects and landscape artists from the UK, Spain, South Africa and Hong Kong, there includes treehouses, creeks, sandpits, gardens and a sand kitchen. Just reading this list of facilities, parents can probably imagine the sunny smiles on their children's faces as they discover their new learning space.

The school has also partnered with the Faculty of Educational Sciences of the University of Helsinki to provide aspiring teachers with Finland's early education diploma programmes for their career development in the future.

Experiential education – finding oneself in nature⁵

The founder of another forest school, Spark Adventure, had finished a forest school practitioner programme in the UK as early as 2017, proof of her vision and professionalism. She used to work in corporate training, teaching adults. Now she's bringing a different perspective to the search for new ways to nurture children's development.

In her view, online and VR lessons have their limitations. Her goal is to provide experiential education that teaches children important life lessons through unsheltered experiences in the midst of nature. She recalls an episode from the past. She was teaching a child to use a flint stone to start a fire in a forest while his parent looked on. But the child was struggling because his small hand was not strong enough. Seeing that other students had already completed the task, the doting parent started saying counter-productive things like "You're still small. Try again next time." Luckily, the child refused to give up. Thirty minutes later, he finally succeeded in starting his own fire.

This memorable experience is not something the child could have gotten through online or by VR learning.

Another lesson in the importance of achieving balance.

Tuition fees for local forest school programmes

Programmes have different durations. Some are year-round programmes, while others are more flexible and can be extended based on individual circumstances.

- Malvern College Preschool Hong Kong⁶
Tuition fee: HKD111,320-HKD112,145/
school year
School levels: Preschool to kindergarten
- Forest House Waldorf School⁷
Tuition fee: HKD125,000/school year
School levels: Primary 1-6
- EIS International Pre-school⁸
Tuition fee: HKD7,800/month (playgroup)
or HKD110,000/year (K1-K3)
Suitable age: 2-5
- Spark Adventure
Tuition fee: HKD5,800/8 courses
Suitable age 4-10
- Malvern Forest-Beach School⁹
Tuition fee: HKD2,500/5 lessons
Suitable age: 2-7

4. Hong Kong Economic Times: International kindergartens employ nature as teacher, let children become little forest explorers (Wu Lai Shan, 16 November 2020).

5. Hong Kong Economic Times: UK forest school moves to rural HK; outdoor experience uncovers talent (Chan Sze Wan, 24 June 2020).

6. Malvern College Preschool Hong Kong website.

7. Forest House Waldorf School website.

8. EIS International Preschool website.

9. Malvern Forest-Beach School website.

Studying overseas, broadening horizons

Coping with stress: a parent-child joint effort

Many top schools have been admitting transfer students in recent years. This indicates a growing trend: more and more children are being sent abroad for their education or immigrating with their families altogether. The results of a survey¹ show that:








Regarding the psychological pressure associated with studying overseas, counsellors and psychologists advise parents to involve their children when making plans and gathering information. They should also encourage their children to express their thoughts. To maintain effective long-distance communication, parents and children should agree on how and how often they will contact each other. Be alert to any negative emotions your children might be showing, trust in them, keep an open mind, face challenges and cope with pressure together.



1. TOPick: Survey shows 66% of parents intend to let their children study abroad; UK the most preferred destination (Wong Yuet Ching, 13 July 2021).

Reminders for first-time overseas students²

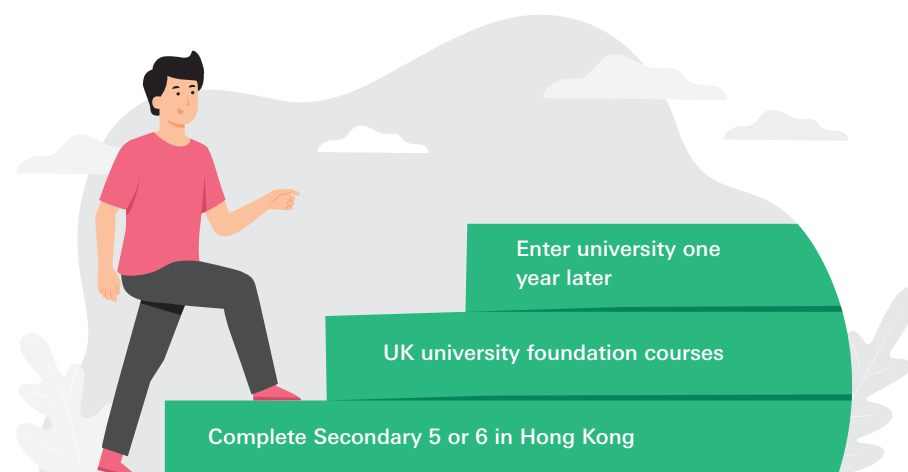
For adults and children alike, adjusting to life in a foreign land can be challenging. If your child is going overseas for the first time to study, or applying for admission to a university foundation programme or boarding school, there is a host of challenges to overcome. The following is a selection of useful tips.

- | | |
|--|--|
|  <p>How to get to school on the first day?</p> | <p>Work out in advance the routes of different public transports and estimate the time needed for each. Keep a screenshot of the relevant map on your mobile phone for reference. Allow more time for travel on the first day of school.</p> |
|  <p>Don't understand the local language. What to do?</p> | <p>Language ability varies from person to person, but making the adjustment shouldn't be too hard. As long as you make an effort, the locals are usually willing to accommodate you by using simple words and phrases. Pay attention to the other person's facial expressions and gestures. The use of body language will also help.</p> |
|  <p>Not used to the food?</p> | <p>Try everything. You may find that some new tastes are easier to acquire than you imagined. Food is an important part of any culture and an important lifestyle experience. If you have food allergies, remember to tell restaurant and school staffs.</p> |
|  <p>Lost travel documents?</p> | <p>Before leaving the house, make sure your important documents are backed up on your computer – just in case. Make sure your computer is not too old and won't break down easily. If you lose your passport, contact your embassy / consulate to apply for a replacement.</p> |
|  <p>How to make friends?</p> | <p>You might feel anxious about making friends in a different culture, but if you're willing to reach out to others and make conversation, it's easier than you think. Join activities with your new friends, and enjoy the experiences.</p> |

University via foundation courses

The survey has shown that 62% of parents plan to send their children overseas at the start of secondary school¹, or even earlier, to facilitate transition to the local system. Some countries offer foundation courses for international students. In the UK, for instance, students who have completed Secondary 5 or 6 (DSE) in Hong Kong can sign up for university foundation courses.

Not only can university foundation courses help students adjust to their new environment, but admission requirements are generally lower than those for universities. If you have obtained a Level 4 in 3 subjects in the HKDSE, you'll have a chance to enrol in these courses and pave the way to university.



There are two kinds of university foundation courses in the UK. First, there are courses organised by individual universities, either singly or jointly with other educational organisations. These are purely for preparing for admission to the university in question. Second, courses offered by independent organisations: students can apply for admission to up to 5 universities of their choice⁴. When choosing a foundation programme, it's important to compare not just campuses, but the requirements and admission rates for different courses. As for the best time to go overseas, that depends on how independent and self-reliant the individual is. Observe your children carefully.

2. EF: Guide for first-time overseas students (Isabelle, 19 July 2019).

3. LinkedU: Guide to UK university foundation courses 2022 (Adrian, 26 April 2022).

4. Scholars Insider: UK foundation programmes explained (26 November 2021).

Things to know before enrolling in overseas boarding schools

Many parents plan to enrol their children in boarding schools as a way to help them become more independent, which will be an advantage as they start their careers in the future. The most popular destinations include the UK, Canada, etc. Different countries have different requirements, which we have summed up below.



UK

The UK hosts international students from around the world. There are renowned boarding schools throughout London, Manchester, Oxford, Cambridgeshire, Reading, Kent, etc. Some of these schools have been given the Grade 1 (Outstanding) rating by Ofsted, the official education supervising body. With so many schools to choose from, parents and students should be mindful of the following^{1,2}:

School location & facilities

- Suburban schools' dormitories are very close to classrooms and other school facilities, so student life revolves around the campus. The facilities of urban schools, on the other hand, are more spread out.
- Special facilities may help with students' career development in the future. The school physiotherapy room, for example, can provide many opportunities for observation.

Campus culture & activities

- Boys' schools, girls' schools and co-ed schools have different cultures. Also, some schools offer better environments for study than others. Choose a school that suits your child's temperament.
- Some schools emphasise all-round development, and provide a variety of academic interest groups and activities, including academic societies, choirs, debate clubs, sports teams, etc.

Programmes & courses for selection

- Different systems (IB, A-Level, AP, etc) suit different students and will directly influence academic performance and future enrolment possibilities.
- Some children might be interested in specific subjects, such as philosophy and Arabic, but these may not be available at every school.



Canada

Many Hong Kong people are no stranger to Canada. The country has always been one of the most preferred destinations for education and immigration. Even though the number of boarding schools in Canada is only 10% of the UK's³, admission is mainly offered to locals. There are quotas for students of different nationalities. That means boarding schools typically don't have a high concentration of international students, which can be an advantage for students looking for more opportunities to get to know local students, learn the local language and culture, and become part of the community.

Things to remember when applying to Canadian boarding schools

- Start preparing a year in advance. Taking the TOEFL exam will help boost English proficiency and learning ability, since Canadian boarding schools generally do not provide English courses for international students.
- Canadian boarding schools mainly admit students to Grade 9 (equivalent to Form 3 in Hong Kong). Grade 10 and Grade 11 are open to application only when there are vacancies. Since universities admit students based on Grade 11 and 12 results, boarding schools in Ontario and British Columbia generally do not admit new students to Grade 12. This makes it possible for universities to assess students' results from Grade 11.
- There are boys' schools, girls' schools and co-ed schools. Everyone has their own preference. Some parents think single-gender schools make it easier for students to focus on learning, while others think co-ed schools are more appropriate.

1. HK01: 3 things to consider when enrolling your children in boarding school (20 March 2022).

2. LinkedU: Guide to UK boarding schools (Adrian, 22 April 2022).

3. Maxway Education: Canadian boarding schools.



Education opportunities in the southern hemisphere

Since they are in the southern hemisphere, Australia and New Zealand have a seasonal cycle that is the opposite of Hong Kong's. That means when the school year starts in February or March, the weather will be quite different but no less vibrant.



Australia

Australia is full of energy and vitality, and was one of the first countries to resume in-person classes after the pandemic subsided. It is a multicultural society, and its people enjoy a high quality of life and education. It offers a range of academic programmes and opportunities for further study. Graduates enjoy good employment prospects and have the opportunity to stay in the country for work and residency. Among the most sought-after programmes are engineering, information technology, dentistry, veterinarian science, etc. And there are diploma programmes that offer pathways into the universities, and some credits can be transferred.

Students who hold an HKSAR or BNO passport and meet the relevant academic programme and visa requirements will receive a temporary Graduate's work permit. After working for 3 to 4 years, they can apply for permanent residency and access more opportunities for further study¹.

When applying to Australian universities, pay attention to admission requirements. A certain level of English proficiency and scholastic performance is required:

English proficiency

IELTS total score 6.0 or
Level 4 or above in English in
HKDSE

Scholastic results

Depends on the faculty; generally
a Level 3 or above in 5 subjects
in HKDSE is required.



New Zealand

New Zealand in the South Pacific is not only a popular tourist destination with beautiful scenery. It is also high on the list of preferred host countries for European and Asian students looking to study abroad. Tuition fees in New Zealand are generally lower than those in countries such as the UK and Australia. At most universities and colleges, the international student population is relatively small. The number of students of Chinese ethnicity is even lower, which makes for an even better environment for learning English.

New Zealand has 8 national universities plus a number of institutes of technology and polytechnics, colleges of education and other institutes of higher learning. Tuition fees for international students in PhD programmes are the same as those for local students. Children can also enrol in public primary and secondary schools, while parents can work in New Zealand².

Required level of English proficiency for New Zealand university admission:

English proficiency

IELTS total score 6.0 or above
TOFEL iBT 80 or above

Academic requirements

HKDSE Level 4 in 3 subjects,
including English and
2 electives

1. TOPick: UK and Australia resume in-person classes; all you need to know about the 2 countries as study destinations (11 March 2022).
2. Finder: Targeting popular subjects and markets! Enter New Zealand's Top 8 universities anytime (24 July 2020).

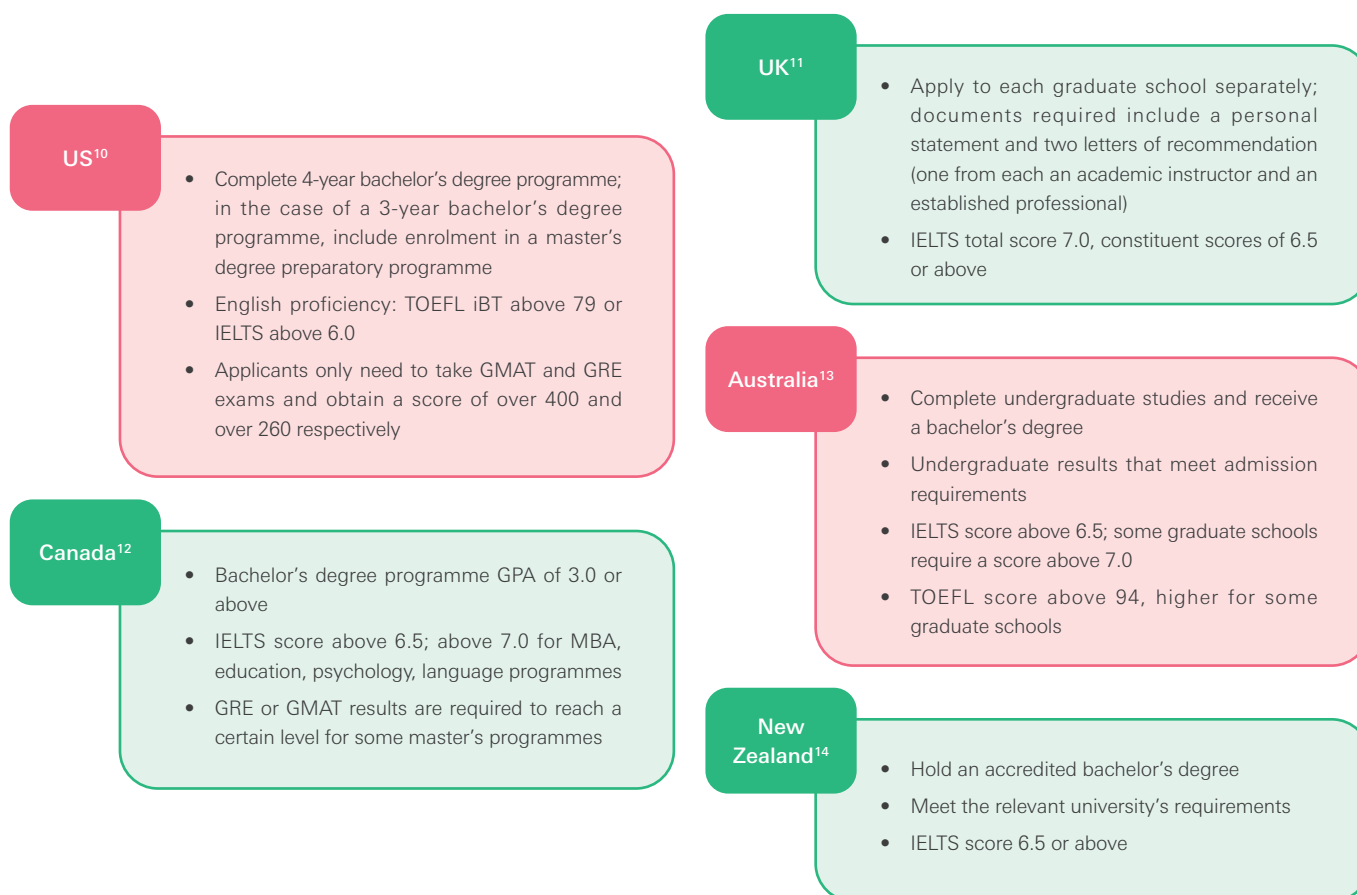
University tuition fees and living expenses in major overseas study destinations

	Annual tuition (approx. HKD ³)	Annual living expenses (approx. HKD ³)	Bachelor's degree programme duration	Total cost (approx. HKD ³)
US	325,900 - 492,400 ⁴	52,800 - 87,800 ⁵	4 years	1,514,800 - 2,320,800
UK	212,100 - 612,600 ⁴	122,400 - 152,600 ⁶	3 years	1,003,500 - 2,295,600
Canada	130,000 - 753,000 ⁴	68,100 - 111,400 ⁷	4 years	792,400 - 3,457,600
Australia	129,900 - 537,000 ⁴	135,900 - 369,400 ⁸	3 years	797,400 - 2,719,200
New Zealand	104,200 - 587,400 ⁴	77,200 - 128,600 ⁹	3 years	544,200 - 2,148,000

The road to a master's degree

After finishing your undergraduate studies, the next step is graduate school for a master's degree programme. Some students may want to pursue their academic interest, while others aim to obtain professional qualifications to access different career opportunities. Even though individual goals are different, we're all united in the desire to reach new milestones and write the next great chapter in our life stories. The UK, US, Australia and Canada are home to some of the world's top universities. General admission requirements are as follows:

Admission requirements for master's degree programmes – main study destinations



3. Approximate amounts in HKD based on HSBC exchange rates (taking reference from banknote bank sell price on 30 April 2022).

4. Websites of selected universities and colleges (tuitions are for reference only and subject to official information published by the relevant institution; changes in exchange rates and inflation will impact tuitions).

5. Mars Education Consulting Company: Complete guide to US tuitions for international students 2022.

6. Sing Tao Daily: How much is needed for one year of study in the UK? (Chan Siu Fan, 7 October 2020).

7. aec Education Consultancy: Studying abroad in Canada.

8. IDP Education: Tuition indications for studying in Australia.

9. aec Education Consultancy: Studying abroad in New Zealand.

10. EF: Studying in the US.

11. U Lifestyle: Guide to master's degree programmes in the UK (Olivia Chan, 28 September 2021).

12. Hello Study: Canadian master's degree programmes and application procedures (22 December 2021).

13. Tips Researcher: Australian tuitions, school system, admission requirements (Lam Hiu Yuen, 28 April 2021).

14. EF: Studying in New Zealand.

Starting points for local students

Parents often start drawing up education blueprints before their children are even born. There are different perspectives on the right time to send kids to school. Is earlier always better? How do you stay true to your commitment to nurturing your children's potential and help them become the leading characters of tomorrow's generation? No matter how you arrange their journeys, the starting point is here and now. In Hong Kong, a child's education starts with preschool.

Should children attend preschool?

Preschool (or N class) is nothing new, but is fast becoming a required stop before K1. Children can go to preschool once they have reached age 2. Playgroups are another kind of preschool. As the name implies, playgroups focus on games, and are for all children aged up to 6. Both forms of preschool have their proponents, and the respective advantages are as below¹:

Promote social skills

- Enhancing communication skills through interaction with same-aged children; learn to interact with others - especially beneficial for those who have no siblings.

Train self-management skills

- Alone in a new environment for the first time, a child can learn to adjust and be self-reliant, learning to perform tasks such as going to the washroom, washing hands and putting on shoes, etc.

Identify talent and developmental obstacles

- Diversified activities can help uncover child's talents, which parents can then start nurturing as early as possible to avoid missing the best window for development.
- If psychological, behavioural and mood problems are found, counselling or therapy can be provided earlier.



1. MamiDaily: Should kids go to preschool? (ashly.eng, 13 July 2021)

What is the difference between N Class and playgroups?

	N Class	Playgroup
Type of class	Integrated curriculum	Interest group
Objective	Cultivates discipline, manners and knowledge	Encourages game-playing to develop artistic talent and other skills
Suitable age	For children at the age of 2 or older	For newborn babies and all children up to age 6
Schedule	Morning school, afternoon school and full-day school available	Different number of classes; each class approx. 1 hour
Tuition	Annual/monthly tuitions Non-profit kindergarten: HKD20,000-HKD60,000/year Private independent kindergarten: HKD40,000-HKD100,000/year	HKD200-HKD1,000 per class
Regulated by	Education Bureau	None

3 factors for considering preschool

There is a wide variety of N classes and playgroups to choose from, and the quality varies. Parents can make a balanced assessment based on the below criteria.

1

Trustworthiness

Many playgroups are offered by education organisations. However, there is as yet no official system assessment. Parents should pay attention to word of mouth and take on-site tours to compare hygiene standards, fire prevention equipment, quality of teaching staff and so on. N classes are under the supervision of the Education Bureau; their facilities, teachers' qualifications and teaching methods will therefore inspire more confidence.

2

The child's personality

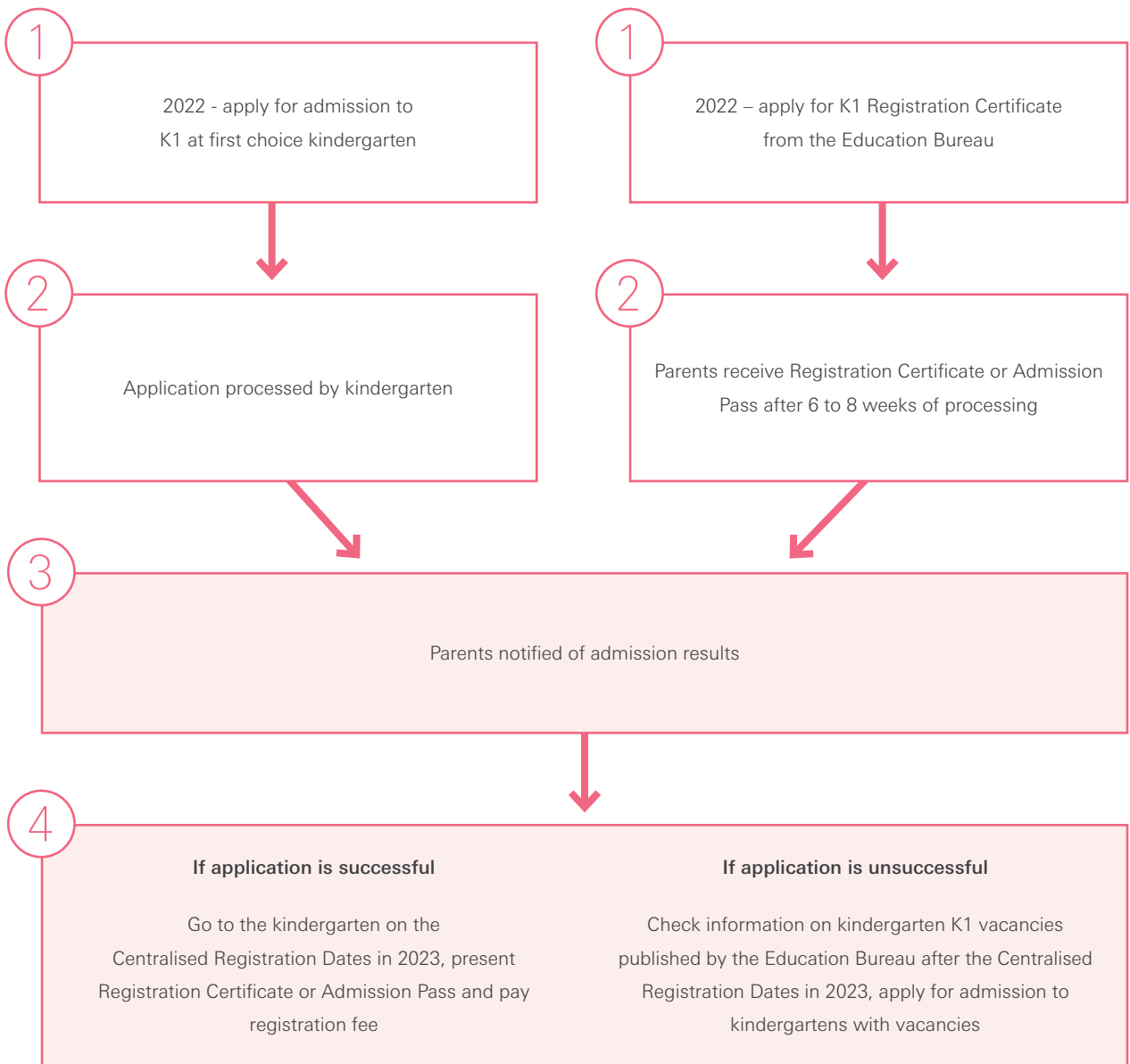
If the child in question is an extrovert, active and likes making friends, they will like being in a playgroup more. If the child is shy, more passive and takes time to warm up to others, enrol them in an N class, where they can learn to socialise gradually. Matching the learning environment to your child's personality will produce better learning outcomes.

3

The child's ability

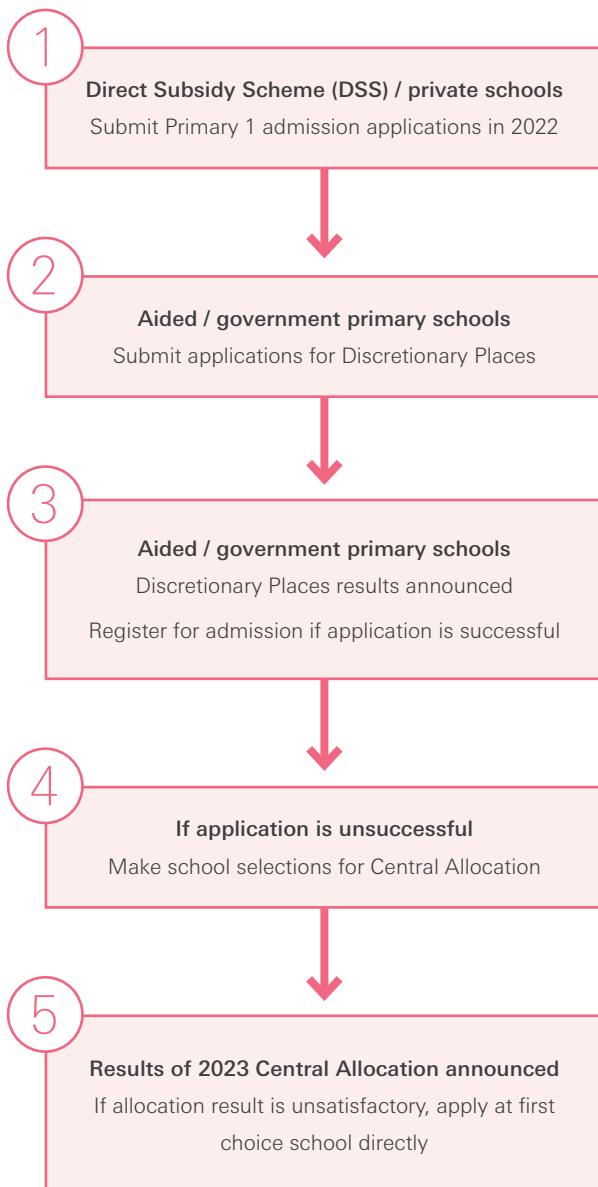
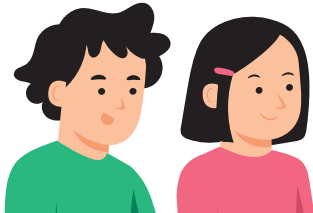
As far as N class is concerned, since a 2-year-old child has limited communication and social skills, their ability to adapt to new environments should be taken into consideration to avoid putting them under stress; they may end up resisting the idea of going to school. For playgroups, choose the programme that's right for your child based on ability and interest. That way, they will get to experience the joy of learning, feel fulfilled and confident instead of associating school with pressure and setbacks.

23/24 K1 Admission Arrangements Flowchart¹

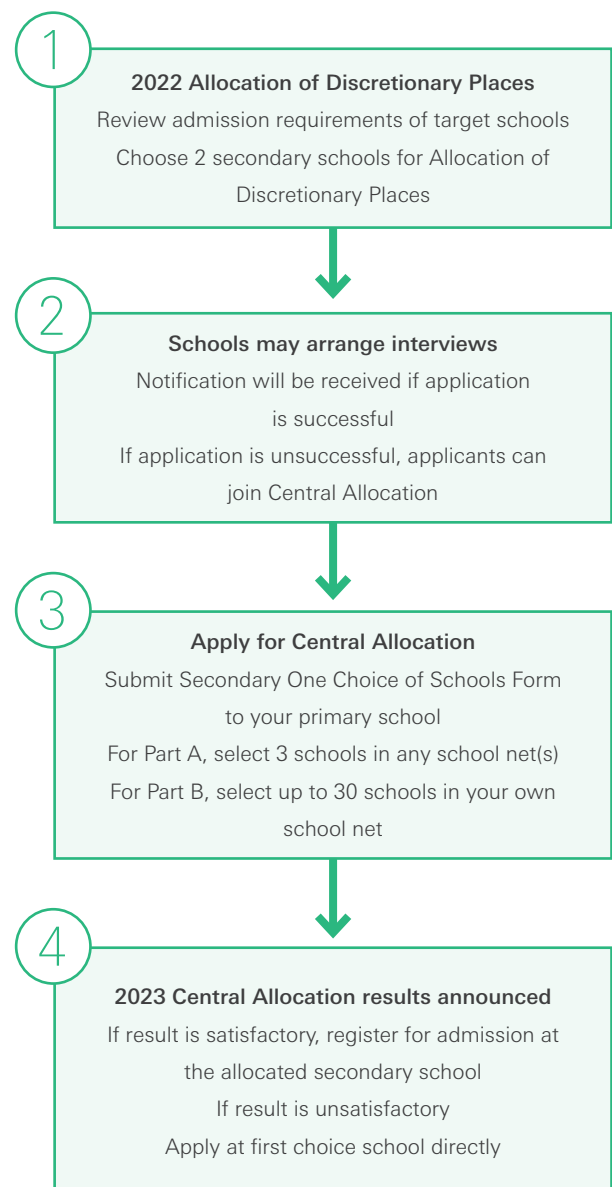
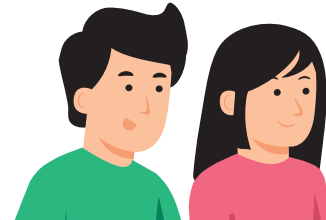


1. Education Bureau: Admission Arrangements for Nursery (K1) Classes in Kindergartens

23/24 Primary One Admission Application Flowchart²



23/24 Secondary School Admission Application Flowchart³



2. Education Bureau: Primary 1 Admission System

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

Tuition fees in Hong Kong

Tuitions fees of selected primary schools in Hong Kong

Private primary schools



	School	Tuition (HKD, per year)	Year
Central / Western	Kau Yan School	61,600	21/22
	Sacred Heart Canossian School, Private Section	48,000	21/22
	St. Clare's Primary School	46,000	22/23
	St. Louis School (Primary Section)	43,800	21/22
Wan Chai	Raimondi College Primary Section	50,500	21/22
	Rosaryhill School (Primary Section)	49,000 - 62,100	22/23
	St. Paul's Convent School (Primary Section)	55,000	21/22
	True Light Middle School of Hong Kong (Primary Section)	52,470	21/22
Eastern District	Kiangsu & Chekiang Primary School	43,500	21/22
Southern District	St. Stephen's College Preparatory School	89,500	21/22
Yau Tsim Mong	Diocesan Girls' Junior School	70,000	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

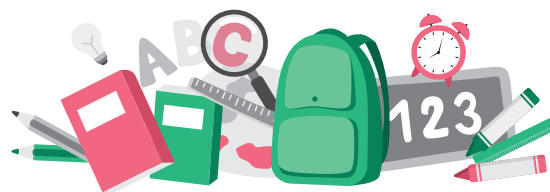
	School	Tuition (HKD, per year)	Year
Kowloon City	Alliance Primary School, Kowloon Tong	59,450	21/22
	Creative Primary School	120,670 - 123,530	21/22
	First Assembly of God Primary School	48,000	21/22
	Holy Trinity Primary School	51,000	22/23
	Kowloon Tong School (Primary Section)	61,000	21/22
	Kowloon True Light School (Primary Section)	57,227	21/22
	Munsang College Primary School	52,500	21/22
	Pooi To Primary School	50,460	21/22
	Pui Ching Primary School	55,800	21/22
	St. Johannes College (Primary Section)	66,000 - 68,000	21/22
Sham Shui Po	Chan's Creative School	64,000	22/23
	Delia English Primary School & Kindergarten	34,000	21/22
	Kowloon Rhenish School	51,300	21/22
	St. Francis of Assisi's English Primary School	47,800	21/22
	Tak Nga Primary School	42,000	21/22
	Tsung Tsin Primary School and Kindergarten	57,690 - 83,340	21/22
Wong Tai Sin	Good Hope Primary School cum Kindergarten	43,400 - 44,500	21/22
	Our Lady's Primary School	38,000	21/22
Kwun Tong	St. Joseph's Anglo-Chinese Primary School	45,000	21/22
Sai Kung	Forest House Waldorf School	125,000	21/22
Yuen Long	Gigamind English Primary School	101,200	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

Tuition fees of selected primary schools in Hong Kong

Direct Subsidy Scheme (DSS) primary schools



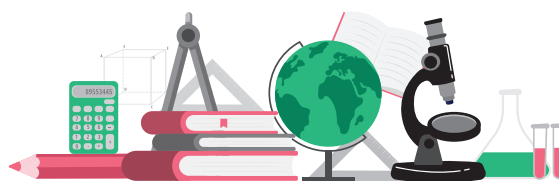
	School	Tuition (HKD, per year)	Year
Eastern District	HKUGA Primary School	31,930	21/22
	Hon Wah College (Primary Section)	17,640	21/22
Southern District	St. Paul's Co-educational College Primary School	63,000	21/22
Central/Western	St. Paul's College Primary School	30,000	22/23
Yau Tsim Mong	Po Leung Kuk Camões Tan Siu Lin Primary School	19,800	21/22
Kowloon City	Diocesan Boys' School Primary Division	45,000	22/23
	Po Leung Kuk Lam Man Chan English Primary School	14,140	21/22
Sham Shui Po	Lingnan University Alumni Association (HK) Primary School	17,380	21/22
	St. Margaret's Co-educational English Secondary and Primary School	48,890 - 53,570	21/22
	Ying Wa Primary School	18,000	21/22
Kwun Tong	Fukien Secondary School Affiliated School	35,750	21/22
Kwai Tsing	Delia (Man Kiu) English Primary School	7,370	21/22
Tuen Mun	Po Leung Kuk Hong Kong Taoist Association Yuen Yuen Primary School	13,150	21/22
Sha Tin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	39,900 - 42,600	21/22
	Pui Kiu College	25,300	21/22
Sai Kung	Evangel College	21,300	21/22
	G.T. (Ellen Yeung) College	31,000 - 34,800	21/22
	Po Leung Kuk Luk Hing Too Primary School	13,000	22/23
	The Hong Kong Chinese Christian Churches Union Logos Academy	28,600	21/22
Yuen Long	ELCHK Lutheran Academy	65,910 - 74,060	21/22
	W F Joseph Lee Primary School	16,800	22/23

Sources: Education Bureau and selected school websites.

The above tuition fee 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.

Tuition fees of selected secondary schools in Hong Kong

Direct Subsidy Scheme (DSS) secondary schools



	School	Tuition (HKD, per year)	Year
Central/ Western District	St. Paul's Co-educational College	64,500 - 96,500 (including IB diploma programme)	21/22
	St. Paul's College	41,400 (including IAL programme [UK])	22/23
Wan Chai	St. Paul's Convent School	25,000 - 27,500	21/22
	Confucius Hall Secondary School	5,060	21/22
Southern District	HKUGA College	40,309 - 44,944	21/22
	St. Stephen's College	72,000 - 105,500 (including IB diploma programme)	21/22
Eastern District	The Chinese Foundation Secondary School	17,650 - 23,520	21/22
	Hon Wah College	18,900	21/22
	Kiangsu-Chekiang College	7,500	21/22
	Pui Kiu Middle School	8,900 - 13,440	21/22
Yau Tsim Mong	Diocesan Girls' School	38,000	22/23
	HKMA David Li Kwok Po College	34,160 - 34,490	21/22
	Kowloon Sam Yuk Secondary School	2,760	22/23
Kowloon City	Diocesan Boys' School	51,200 - 117,300 (including IB diploma programme)	21/22
	Heep Yunn School	35,810 - 36,810	22/23
	HKICC Lee Shau Kee School of Creativity	27,600 - 33,000	21/22
	Po Leung Kuk Ngan Po Ling College	34,700 - 95,000 (including IB diploma programme)	21/22
	Scientia Secondary School	5,166 - 12,730	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

	School	Tuition (HKD, per year)	Year
Sham Shui Po	Chan Shu Kui Memorial School	700 - 6,000	21/22
	China Holiness College	3,960 - 9,800	21/22
	Delia Memorial School (Broadway)	Secondary 1-3: Free Secondary 4-6: 3,000	21/22
	Delia Memorial School (Glee Path)	Secondary 1-3: Free Secondary 4-6: 3,000 IB diploma programme : 25,600	21/22
	Ying Wa College	22,288	21/22
	Heung To Middle School	5,810 - 10,260	21/22
	St. Margaret's Co-educational English Secondary & Primary School	43,300 - 46,770	21/22
	Wai Kiu College	3,000 - 3,200	21/22
	Tsung Tsin Christian Academy	38,000 - 47,500 (including IAL programme [UK])	21/22
Wong Tai Sin	Good Hope School	35,000 - 45,000	22/23
Kwun Tong	Delia Memorial School (Hip Wo)	Secondary 1-3: Free Secondary 4-6: 3,000	22/23
	Delia Memorial School (Hip Wo No.2 College)	Secondary 1-3: Free Secondary 4-6: 3,000	21/22
	ECF Saint Too Canaan College	24,600	21/22
	Fukien Secondary School	20,280 - 22,200	21/22
	Mu Kuang English School	2,000 - 3,000	21/22
	United Christian College (Kowloon East)	28,000 - 35,800 (including GCE A-Level programme [UK])	21/22
Sai Kung	Creative Secondary School	84,160 - 136,590 (including IB diploma programme)	22/23
	Evangel College	25,700	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

	School	Tuition (HKD, per year)	Year
Sai Kung	G.T. (Ellen Yeung) College	38,280 - 85,580 (including IB diploma programme)	21/22
	Heung To Secondary School (Tseung Kwan O)	6,580 - 10,910	21/22
	The Hong Kong Chinese Christian Churches Union Logos Academy	32,300 - 83,680 (including IB diploma programme)	21/22
	Po Leung Kuk Laws Foundation College	19,800 - 24,000	21/22
	Man Kwan QualiEd College	10,500	21/22
Shatin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	39,900 - 42,600 (including IAL programme [UK])	21/22
	Pui Kiu College	27,800 - 35,000 (including Secondary 6 international A-Level programme)	21/22
	Stewards Pooi Kei College	23,520 - 25,410	21/22
	Lam Tai Fai College	31,000 - 36,000	21/22
	Tak Sun Secondary School	22,000	21/22
Tai Po	Law Ting Pong Secondary School	20,660 - 22,570	21/22
	Tai Po Sam Yuk Secondary School	8,460 - 10,280	22/23
Yuen Long	HKFYG Lee Shau Kee College	25,540 - 38,310	21/22
	Man Kwan Pak Kau College	5,600	22/23
	Heung To Middle School (Tin Shui Wai)	5,750 - 7,360	21/22
	Chinese YMCA Secondary School	15,200	22/23
	ELCHK Lutheran Academy	72,280 - 90,130 (including IB diploma programme)	21/22
Outlying Islands	Buddhist Fat Ho Memorial College	6,000	21/22
	YMCA of Hong Kong Christian College	39,500 - 59,000 (including GCE diploma programme)	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

Tuition fees of selected private independent schools in Hong Kong

Kindergarten, primary or secondary division

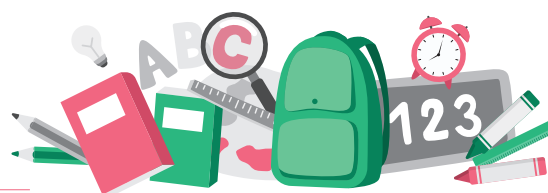


	School	Tuition (HKD, per year)	Year
Pok Fu Lam (primary & secondary) Kennedy Town (kindergarten)	ISF Academy	204,650 - 258,470	21/22
Sum Wan	Victoria Shanghai Academy	143,400 - 201,420	21/22
Sham Shui Po	Po Leung Kuk Choi Kai Yau School	90,750 - 136,048	22/23
Kowloon Tong (early education, primary and secondary), Tseung Kwan O (early education)	Yew Chung International School	78,067 - 232,650	21/22
Wong Tai Sin	International Christian Quality Music Secondary and Primary School	60,000 - 68,000	21/22
Sai Kung	Garden House Waldorf School	49,500 - 129,000	21/22
Ma On Shan (kindergarten), Sha Tin (primary, secondary)	International Christian School	75,000 - 173,300	22/23
Ma On Shan	Renaissance College Hong Kong	124,000 - 167,900	21/22
Discovery Bay	Discovery College	129,700 - 175,400	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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.

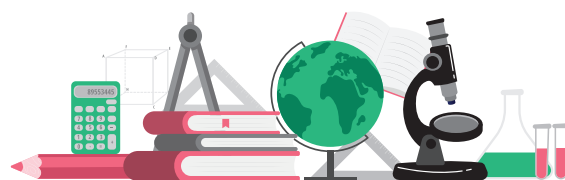
Tuition fees of selected international schools in Hong Kong



Primary

	School	Tuition (HKD, per year)	Year
Peak Mid-Levels Happy Valley Pok Fu Lam Braemar Hill Kowloon Tong Ho Man Tin Clearwater Bay Sha Tin	English Schools Foundation	119,100	22/23
	Peak School		
	Glenealy School		
	Bradbury School		
	Kennedy School		
	Quarry Bay School		
	Beacon Hill School		
	Kowloon Junior School		
	Clearwater Bay School		
Sha Tin Junior School			
Aberdeen	Wycombe Abbey School Hong Kong	188,000 - 198,000	21/22

Tuitions of selected international schools in Hong Kong



Secondary

	School	Tuition (HKD, per year)	Year
Pok Fu Lam Aberdeen Ho Man Tin Sha Tin	English Schools Foundation	137,600 - 159,300	22/23
	West Island School		
	South Island School		
	King George V School		
	Island School (Tai Wai)		
	Island School (Sha Tin Wai)		
Sha Tin College			
Shek Kip Mei	Concordia International School	127,500 - 148,000	21/22

Sources: Education Bureau and selected school websites.

The above tuition fees 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

kindergarten, primary or secondary division



	School	Tuition (HKD, per year)	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	21/22
Sheung Wan, Ap Lei Chau, Shau Kei Wan, Stanley	The International Montessori School	98,000 - 176,000	21/22
Happy Valley, Chai Wan, Tseung Kwan O, Jardine's Lookout	French International School	120,956 - 201,085	21/22
Tai Po	Japanese International School	115,520	21/22
Wong Chuk Hang	Han Academy	198,000 - 218,000	21/22
Repulse Bay (primary) Tai Tam (secondary)	Hong Kong International School	223,200 - 236,300	22/23
Aberdeen	Canadian International School of Hong Kong	121,500 - 215,300	22/23
Aberdeen (pre-primary & primary) Wong Chuk Hang (secondary)	Singapore International School (Hong Kong)	86,800 - 207,800	21/22
Wah Fu (primary) Kowloon Bay (primary & secondary)	Kellet School	180,400 - 230,700	22/23
Braemar Hill	Chinese International School	183,600 - 291,200	22/23
North Point	Kiangsu & Chekiang Primary School (Nursery, Kindergarten, Primary & International Sections)	69,530 - 112,000	21/22

Sources: 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.

	School	Tuition (HKD, per year)	Year
Taikoo Shing	DSC International School	124,100 - 141,790	21/22
Sai Wan Ho	Korean International School	83,000 - 117,000	19/20
Kowloon Tong	American International School	87,000 - 160,200	21/22
	Australian International School Hong Kong	106,900 - 223,100	21/22
	Kingston International School	107,800 - 159,000	21/22
	Think International School	113,000 - 121,000	21/22
Kowloon City	Christian Alliance P.C. Lau Memorial International School	112,260 - 146,040	22/23
Lai Chi Kok	Christian Alliance International School	123,200 - 206,500	22/23
Tsuen Wan	Sear Rogers International School	79,200 - 107,000	21/22
Lam Tin, Kwun Tong, Tai Tam, Sai Kung	Nord Anglia International School Hong Kong	78,750 - 192,010	21/22
Tseung Kwan O	Shrewsbury International School Hong Kong	97,400 - 181,500	21/22
Sai Kung	Hong Kong Academy	149,800 - 240,300	22/23
	Hong Kong Adventist Academy	103,500 - 123,000	21/22
Tai Po	Malvern College Hong Kong	178,010 - 202,480	22/23
	Norwegian International School	66,600 - 107,400	21/22
Tai Po (kindergarten & primary) Sha Tau Kok (secondary)	International College Hong Kong Hong Lok Yuen International College Hong Kong	22,620 - 184,700	22/23
Tuen Mun	Harrow International School Hong Kong	149,924 - 203,868	21/22
Discovery Bay	Discovery Bay International School	113,300 - 185,500	21/22
Lantau Island	Lantau International School	69,000 - 90,100	22/23

Sources: 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.

Case study

Long-term savings to help realise a son's dream

Mr Wong, 36, is the owner of a successful interior design firm, and just gave birth to a baby boy recently.

In the past, Mr Wong was more focused on his own wishes and enjoying life. Now his son and family come first. His wealth management priorities have therefore significantly changed; his primary goal is to accumulate wealth for his family and pave the way to an overseas education for his son.

At the same time, Mr Wong understands that legacy planning can help minimise uncertainty for his family. As they are planning to immigrate to the UK and will need to cope with the inheritance tax and related laws there, he wants to use life insurance as a legacy planning tool.

Mr Wong takes up the HSBC Wealth Goal Insurance Plan II. The plan will provide the capability to transfer his wealth flexibly and grow the policy value, allowing him to pass on the fruits of his labour to the next generation.



Wealth Goal Insurance Plan II

Policyholder and life insured: Mr Wong



Wealth growth and
life protection

Mr Wong's
age: 36
His son's age:
below 1

Building financial foundation by instalments

Premium payment period: 3 years
Annual premium: USD60,000 x 3 years
Total premium: USD180,000

Mr Wong's
age: 46
His son's
age: 10

Gradually accumulating wealth

At the end of the 10th policy year
Projected policy cash value: **USD 212,483**
(118% of total premium paid)



Wealth protection for his
son's overseas education

Mr Wong's
age: 57
His son's
age: 21

Flexible options for covering the costs of his son's overseas education

At the end of the 21st policy year
Projected policy cash value: **USD419,598**
(233% of total premium paid)

Options:

1. Make no withdrawal and lock in part of the policy value for more certainty
2. Withdraw **USD200,000** for his son's education



Transfer of policy

Mr Wong's
age: 80
His son's
age: 44

Passing wealth to the next generation

In the 44th policy year, he can choose to withdraw funds or transfer the policy to his son

1. If no withdrawal has been made, the projected cash value will be **USD1,810,593** (1,006% of total premium paid)
2. If he has withdrawn **USD200,000** by the time his son reaches the age of 21, the projected cash value will be **USD947,584** (526% of total premium paid)

Case study

Protecting assets, safeguarding the future

Mrs Cheung, 40, and her husband have a 10-year-old daughter, Gloria. She wants to secure her family's future with a life insurance policy, so that even if anything happens, there would be sufficient financial resources to take care of Gloria's living expenses and education. She also wants the flexibility to change the policy's life insured to Gloria once she has built up an education fund for her. This would enable her to transfer her wealth to her daughter and help Gloria cope with financial challenges in the future. Based on these criteria, Mrs Cheung chooses HSBC Paramount Global Life Insurance Plan, with herself as the life insured and Gloria as the beneficiary.



Combines savings and wealth growth



Provides flexible financial protection



Secures a good quality of life for her family

Mrs Cheung chooses HSBC Paramount Global Life Insurance Plan (5-year payment) to meet her needs

Policyholder and Life Insured	Mrs Cheung	Annual Premium	USD32,888
Beneficiary	Gloria	5-Year total premium	USD164,438
		Sum Insured	USD750,000



Assumptions for Mrs Cheung's story:

- i. The above examples are hypothetical and for illustrative purposes only.
- ii. The above examples are independent events and unrelated.
- iii. Mrs Cheung and Gloria are standard non-smokers residing in Hong Kong.
- iv. No partial surrender has been made during the policy term.
- v. All premiums have been paid in full during the premium payment period.
- vi. There is no outstanding policy loan while this policy is in force.

- vii. The Special Bonus⁵ scale and investment returns are assumed to remain unchanged throughout the policy term.
- viii. The underwriting conditions applicable to an actual instance of Change of Life Insured would be assessed on a case-by-case basis at our discretion, taking into consideration multiple factors, including but not limited to, any changes in the underlying mortality risk, revisions made to the policy term and the latest economic outlook.

HSBC Paramount Global Life Insurance Plan

Policy Year

Policyholder: Mrs Cheung (age 40)

- Mrs Cheung takes up the policy when her daughter is 10 years old.

0

Policyholder: Mrs Cheung (age 46)

- If Mrs Cheung unfortunately passes away, Gloria would have the financial protection to continue her education in accordance with the arrangements for death benefit payment her mother has made.
- If Mrs Cheung stays healthy, on the other hand, she can also choose to change the life insured as a way to leave her wealth for the next generation.
- In the 6th policy year, Mrs Cheung wants to transfer her policy's protection by making her daughter the life insured.
- She exercises the change of life insured option, replacing herself with Gloria, who then becomes the new life insured.
- As a result, the policy becomes a juvenile policy. Mrs Cheung also designates her husband as the contingent policyholder so he can take over the management of the policy in the event of her death.

5

6

Policyholder: Gloria (age 35)

- Mrs Cheung plans to pass on her wealth when she turns 65, by making Gloria the policyholder and life insured.

25

Life Insured: Mrs Cheung

Total Death Benefit = USD782,715
(476% of total premium paid)

Total Cash Value = USD133,785

Life Insured: Gloria (age 16)

Total Death Benefit = USD1,548,000
(941% of total premium paid)
The Death Benefit is increased as a result of the new, lower age of the Life Insured.

Total Cash Value = USD138,000

Life Insured: Gloria

Total Death Benefit = USD1,870,000
(1,137% of total premium paid)

Total Cash Value = USD273,000

Featured interview

Implementing the ideas of today in the classroom of the future



The times are changing. How will the traditional classroom evolve to help schools and parents nurture the next generation and meet future challenges in education? The Education University of Hong Kong (EdUHK) inaugurated the Future Classrooms Project in 2017, establishing a cross-departmental team drawn from academic, academic support and administrative staff members. The team has designed a blueprint to shed light on the next-generation of classrooms for the University as well as local schools.

To date, the University has eight future classrooms for use. We spoke to EdUHK's cross-departmental team members, to get their insights into the future trends in education and technology.

(Left to right)

Prof. John Chi-Kin Lee

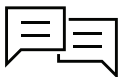
Chair Professor of Curriculum and Instruction
The Education University of Hong Kong

Dr. John Hui

Chief Information Officer, The Education University of Hong Kong

Dr. Sidney Cheng

University Librarian, The Education University of Hong Kong

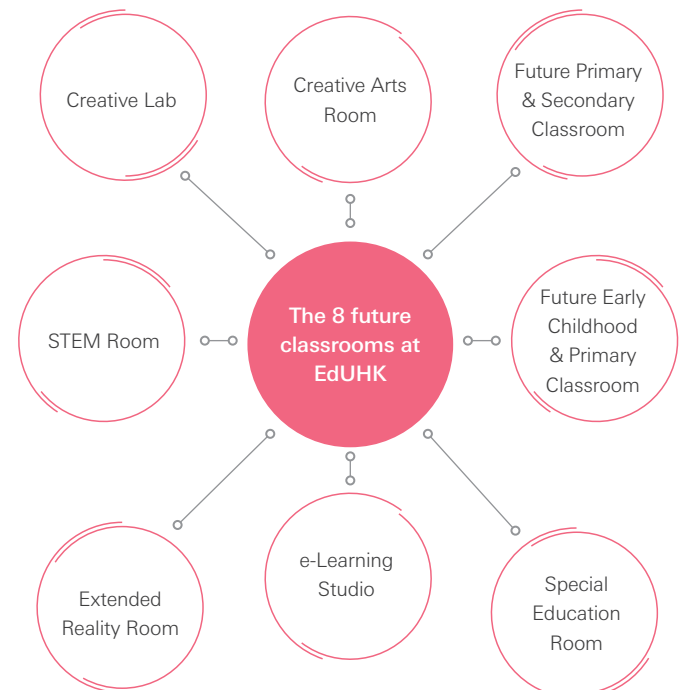


What are future classrooms? How are they different from traditional classrooms?

Lee: There are two criteria for future classrooms. Firstly, they have to be designed and equipped differently than traditional classrooms to facilitate the implementation of new approaches to learning and teaching. Secondly, learning and teaching in future classrooms should be supported by the flexible use of technology. We don't adopt technology for technology's sake. Rather, we use it to create a better learning environment. The future classroom is an education facility, and the basis of education is teaching and learning, the key to which is making good use of teaching methods and environments. The future classroom combined with innovative teaching methods can help make teaching and learning more effective in responding to changes in the future.

Hui: The project is not about using innovative technologies or premium facilities, but how to use existing technologies creatively to support new or as-yet-unknown teaching methods. For instance, in a traditional classroom, you have row after row of desks and chairs. In such an environment, whether the teacher uses a wired or wireless microphone, it's difficult to communicate with students. Nowadays, lessons are no longer about one-way instruction, but include a lot of team activities, individual learning, group discussions, etc. And that calls for upgrades to existing facilities. From new audio-visual systems, Cloud data centres and AI, to machine learning and more, we need to make across-the-board enhancements to the classroom experience.

Cheng: We don't have a time travel tunnel, so we don't know what revolutionary new technologies the future will bring. That's why we need to make the most of existing resources and facilities to accommodate the



new teaching methods and technological developments of the next 10 years. Once a classroom is built, it is already an 'existing' and not a 'future' facility. We shouldn't expect the classroom to stay the same for 10 years; it will be evolving with the times.

EdUHK took the lead in 2018 by establishing the Creative Lab to experiment with future classrooms and different teaching ideas. We went to Singapore for a tour of the latest facilities at different primary schools, secondary schools and universities. We also visited different schools in Hong Kong to learn from their experience. A teacher in Singapore told us they seldom used the new classroom at their school, because it was designed without the input of the teachers and didn't meet their practical needs. That's why, for the design of the future classrooms, we made a point of involving our teaching staff throughout the process. We also maintained a dialogue with teachers at other schools to assimilate their thoughts and needs.

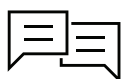
Hui: Take audio as an example; we installed guided ceiling mic arrays so the teacher wouldn't have to talk with a microphone in their hand or clipped to their collar. That makes for a lot more flexibility during lessons. Any normal conversation can be picked up clearly throughout the classroom. Multi-zone audio output is used so you can hear the same volume no matter where you are in the classroom. This is very different from what you have in a traditional classroom, where students sitting in the front rows and near the loudspeakers often experience auditory overload.

For visual reproduction, we use lenses that can automatically lock on the teacher's face, close up on arts and crafts demonstrations and make different camera movements. If necessary, we can add features such as voice recognition and face tracking in the future. There are also large interactive LCD displays that are backed by high-performance computers and different operating systems to allow teachers to use self-developed teaching software. The interiors are designed and furnished to support the teaching of different subjects and fully utilize limited space, but provide great flexibility for different modes of learning.



What is the most important thing for students to learn in the future?

Lee: Society is changing. The two-year pandemic has impacted the education ecosystem and the recruitment practices of different industries. We provide specialised programmes for students' development and encourage them to build their own ePortfolios to record academic progress, facilitate self-reflection and boost learning efficacy. These ePortfolios can also be used by potential employers for reference in the future.



Are future classrooms particularly suited to certain personality types or special learning needs?

Lee: Everyone is different in how they learn and what they need. Some



students like words, others need more sensory stimulation. Future classrooms cater to different students with different facilities. It's not a one-size-fits-all proposition. The focus is on making facilities easy to use for people with different needs so they can avoid being labelled.

Hui: Students with special needs can use hearing aids in the Special Education Room to listen to lessons, which makes for a convenient, direct learning experience. In the Future Early Childhood & Primary Classroom, kids can have the tactile experiences of playing with sand and touching wet objects. Teachers can also use immersive games to teach students things like crossing the road and tidying up.

Cheng: The classrooms are designed for creating memorable experiences for different students. During geography lessons, for instance, we can use the walls-and-floor projections of VR CAVE to create for students the illusion that they are standing next to the crater of a live volcano. Language teachers can recreate the drifting snow of Beijing depicted in the Chinese literature of the 1920s and 30s, evoking the nostalgia of authors for a different time and place.



Do regular schools adopt the concept of the future classroom?

Hui: Some schools that have sufficient resources are already using VR Cave, interactive big screens, even domed planetariums. But our emphasis is not on high tech installations. The goal is to provide examples for other schools to take reference from.

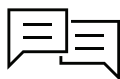
For example, retractable ceiling electricity cables can replace traditional wall or floor wiring. It's safe and can free up more space. And it's one of the inexpensive, creative designs that are inspired by different people's input. Some primary and secondary schools have invited EdUHK faculty members to act as advisors on their new classroom designs.

Lee: Any school that is interested is welcome to contact the EdUHK team to exchange ideas and look for reference. We advocate making good use of facilities, not chasing the best and the latest.



Can primary and secondary students try using the future classrooms? Is there a fee?

Cheng: Future classrooms are actual classrooms for the use of our faculty members and students. We also welcome primary schools, secondary schools and kindergartens to experiment with the future classrooms and develop new teaching methods in collaboration with our faculties. Many schools have already made reservations to try out the facilities.



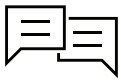
How do you see the development of future classrooms in Hong Kong?

Lee: We think future classrooms will continue to evolve and improve, much like the way mobile phones have been fine-tuned and perfected through different eras. We should embrace and make good use of technology. But no matter how innovative the technology is, it's still about learning. To meet the future needs of teachers and students, we would suggest that educators give more thought to how they can raise the quality of teaching with the help of technology. Students should try to become proactive learners as a way to equip and improve themselves. And parents can look beyond exam results to focus more on whole person development to help realise the potential of their children.

Featured interview

School is the forest – leaving the confines of home and classroom

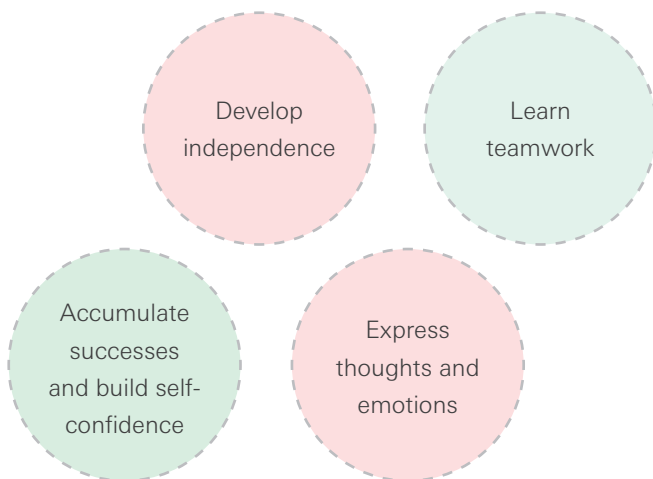
The pandemic led to a mass migration from physical schools to online classrooms. One result was that some parents grew increasingly concerned about the impact of virtual learning on physical health and mental development, and wanted their children to return to learning and playing outdoors. Several years ago, seeing that Hong Kong school children were often too preoccupied with school work to get to know themselves, Cindy Cheung went to the UK to enrol in a forest school practitioner programme. By enabling experiential learning in the wild, she wanted to bring back an untamed happiness to Hong Kong children's early years of learning. What exactly is forest school?



What is a forest school?

Forest schools are rare in Hong Kong, but in the UK, forest school is a common preschool learning programme. One or two days a week, come rain or snow, students take part in experiential learning in a forest, collecting and whittling tree branches, even starting fires with a flint. Natural objects found in a forest can even be used to teach mathematics, language and science.

Four major learning themes at Forest School:



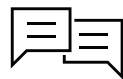
A forest school is not a physical school, but a teaching method designed to stimulate students' interest in learning. With a forest as a classroom and trees and plants as teaching materials, forest school cultivates the ability of students to express their emotions, make decisions on their own, empathise and work with others, acquire self-knowledge and build self-respect. These things form a very important foundation, but are perhaps often neglected by the local education system.

In a forest school, the emphasis is not on what you learn, but what you want to learn.



Cindy Cheung

Executive Director, Spark Adventure



What are the differences between forest school and traditional schools?

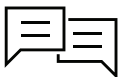
Traditional schools in Hong Kong emphasise scholastic performance, especially quantifiable results, as a way to determine exactly how much students have learned.

In a forest school, students learn by playing and expressing themselves freely, and get to know the world around them in their own ways. They have the flexibility to decide what they learn each day. Preschool children are naturally motivated to learn. They are more curious about the world than anyone and have a need to know; their interest in things is pure. If you just give them formulaic, second-hand knowledge during this phase, their interest in learning could disappear. Interest is the biggest driving force in proactive learning.

Some parents might worry that if you don't push children to make progress steadily, they might fall behind others when they grow up. In the UK, children who have gone to a forest school are generally not at a disadvantage scholastically when they reach primary school. On the contrary, letting them play freely in the woods from a young age can effectively stimulate creativity and boost their English writing ability!

Why English writing? Mainstream curricula in Hong Kong often over-emphasise spelling, but the single-minded pursuit of accuracy can to a certain extent stifle children's creativity. Students who are trained from a young age may be articulate, but they may not have the content. When it comes to self-expression, they have the "how", but not always the "what". To children who have gone to a forest school and enjoyed a happy childhood, spelling is just a tool for verbalising what's on their minds. What they lack in diction and eloquence, they more than make up for in ideas and substance. And that is exactly the kind of ability they need for their academic pursuits in the future.

Traditional schools in Hong Kong	VS	Forest schools
Focused on scholastic ability, evaluating performance based on results		Play to learn; emphasise voluntary, proactive learning
Emphasise correct spelling		Children express themselves freely; spelling is just a tool
Less concerned with emotional expression		Focus on understanding and expressing one's emotions



What are the advantages of forest school for children's development?

One of the key advantages is that students learn to express their thoughts and emotions. UK forest schools give emotional expression a very high priority; not so in Hong Kong's education system. Students, parents and teachers are all too busy solving problems to give emotional wellbeing much thought. I remember this one time, we took a kid to a campsite and asked him to make a handicraft with materials found in the forest. But he suddenly had an emotional meltdown and locked himself in a toilet, screaming and shouting. It turned out he was anxious and didn't feel confident about the task, but didn't know how to express his emotions or ask for help. So he could only let it out in the most primitive, instinctive way.

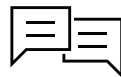
That's why we should teach children to attend to and express their feelings. During forest school lessons, students have to manage most things on their own, including building treehouses and starting fires. These tasks take a long



time, sometimes an entire morning, but can bolster children's self-confidence in dealing with different situations. There is also enough time for them to let their emotions sink in and to build up the courage to express them.

Secondly, forest school fosters confidence in teamwork. In Hong Kong, people are always talking about the importance of collaboration, but not everyone understands what forms the basis of collaboration. At a forest school, you have to work with others to accomplish different challenging missions. To ask others to be your teammates, you have to first have confidence in your own ability. This self-confidence is the very source of good teamwork.

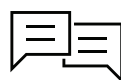
During the pandemic, students have been staying at home for online lessons. Many parents do want their kids to go outside for sun and friends, rather than staying inside for more screen time. Because most Hong Kong kids grow up in a greenhouse, there are parents who would welcome the opportunity to send their kids out of their comfort zones and into the forest, where they can learn to be resilient and fearless in the face of difficulties, and brave enough to explore the world.



How does the forest school concept link up with the Hong Kong education system?

Forest schools are not yet part of the mainstream in Hong Kong, so linking up with the local system does involve a certain degree of difficulty. But it's not totally unfeasible. For instance, if we want to replace mainstream kindergarten with forest school, we'd need to develop a complete curriculum and submit a formal application, but that is not very common. So, in Hong Kong, forest school is more like an unorthodox supplementary preschool programme at the moment.

Currently, we are collaborating with Hong Kong schools in different ways, focusing on Primary 4 and 5. We break down the curriculum into smaller units and spread it out over four weeks, with each lesson lasting around one hour. During these lessons, we get all the students in the same year to assemble a barbecue together, start fires with sticks, make water filters, or even go to Nam Sang Wai for wilderness training. We hope to use the limited time we have to give students, teachers and parents a better understanding of forest school and gain their acceptance.



Hong Kong is a small place. Does that affect the development of forest school?

Even though land is in short supply in Hong Kong, we can find ways to meet the needs of different schools, so there's still room for development. Private schools can make use of their unique locations. Some schools have a wide slope close by or a back garden, for example; that would be a good site on which to build their own forest school.

As for government schools, it may be possible to apply for government permission to build forest schools on vacant lots nearby. That would involve many requirements and procedures, of course, but it's definitely worth a try.

Our hope is that, by sowing the seeds for forest school education, we can bring this concept to a wider audience, incubate ideas, and create a fertile environment for more ideals and talents.



Scan this QR code to discover more



“Afterword

An education does far more than train the mind. It also sculpts a personality, and in doing so, creates a destiny. Will a person have the drive to succeed, the charm to impress or the character to lead? Whatever the outcome, the influence of a good education on the future is far greater we can imagine.

And who is making that education possible? Parents who are giving their best years to the task of building their children's future. Their commitment cannot simply be measured in time and money. So on behalf of their children, we just want to say a special "Thank you."

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