

Paving The Way For Your Children's Future



Plan ahead for a bright future



Plan ahead to cultivate your children's future

Every parent wants their children to make something of themselves and often strives to provide them with the best education possible. From the day the child is born, through kindergarten, primary school, secondary school and university; there are several key milestones in a child's life for shaping their future. To achieve such milestones, it is imperative that good financial planning for education is well in place.

At HSBC Life, we understand your wish to provide the best education for your children. In this booklet, we aim to provide you with practical tips to plan for education and further studies. We will guide you through the development of primary and secondary education in Hong Kong, highlighting education involvement from STEM to STREAM and interest classes that help enhance their capabilities. In response to a growing trend of sending children to study abroad, we have covered overseas boarding school information. We have also included an example to illustrate how parents may plan financially for their children's education.

We hope this booklet will help map out a better blueprint for your children's education and future development.

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The thriving scenes of STREAM education in schools

A successful STEM education programme is seen as the cornerstone of a nation's status in global competition. Various countries are making their best effort to equip their students with the skills to survive in a world mixed with challenges from rapid economic growth as well as science and technology innovation. Joining hands with the government, educational institutes in Hong Kong became more proactive in implementing STEM education by applying their competitive advantage in courses and activity development, ranging from government schools, aided schools, schools under the Direct Subsidy Scheme and private schools, creating a thriving scene for STEM.



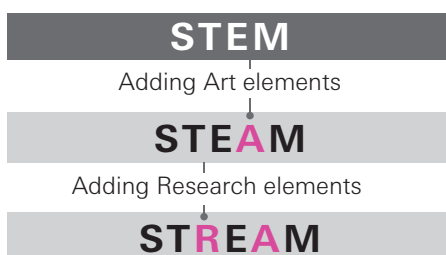
Increased government Investment in STEM education

To further promote STEM education, it was announced in this year's Government Policy Address that HKD500 million will be allocated for launching the "IT Innovation Lab in Secondary Schools Programme"¹ in all aided schools in Hong Kong. A maximum amount of HKD1 million will be subsidised to all participating schools for building their "IT Innovation Lab". With upgraded equipment and resources, these schools will be able to organise more STEM-related activities to inspire students to apply knowledge in computing and information technology (such as Artificial Intelligence, Blockchain, Cloud Computing and Big Data analysis) or even to brainstorm new ideas in solving educational, work-related or everyday problems (such as urban planning, transportation and elderly care).



From STEM → STEAM → STREAM

With the popularity of STEM education, some schools have added "Art" elements into their programme and developed STEAM education. Some schools have also included "Research" into their curriculum and upgraded as STREAM education.



Below are some school programmes developed based on the 6 layers of STREAM:

Science

- A school integrated "electronic circuitry" into their secondary two curriculum. Students had to combine circuitry, visual, audio and other electronic components into clothing design to create "smart clothes".²

Technology

- A secondary school developed a new bio-tech curriculum whereby students extracted DNA, explored the fermentation process and made DIY microscopes in class.³

Engineering

- A secondary school is teaching students to make use of Arduino UNO controllers, sensors and actuators to invent smart equipment for solving everyday problems in the society.⁴

Mathematics

- Some Primary 1 students looked at the relationship between myopia and visual distances and made charts to analyse the data, thus strengthening mathematical concepts.⁵

1. 2019-20 Policy Address
2. St. Teresa Secondary School
3. Fukien Secondary School Affiliated School

4. Pok Oi Hospital Chan Kai Memorial College
5. St. Paul's Co-educational College Primary School



Adding art for a more holistic approach

Different from the approach of traditional learning, art education in STEM emphasises the importance of nurturing creativity and aesthetics in art, with an aim to equip students with the necessary skills to survive in 21st Century world.⁶

Art

- A school organised two special projects, in which one of them guided students to visit a heritage trail in Kam Tin to let them understand the history, geography, and architecture of walled cities in the New Territories, as well as how poetry and couplet can be integrated into visual arts.⁷
- The other project mixed media art such as drama, speech and dance into language learning, in order to enhance both the language proficiency and creativity of the students.⁷

Exploring science creatively

Some schools have added Research elements into their proprietary curriculum. For example, including experiments and research into school-based projects to stimulate the students' interest in science subjects. The aim is to develop the students' creativity and problem-solving abilities, as well as nurture their motivation to explore and learn.

Research

- A school encouraged students to monitor the moisture in soil with appropriate equipment so as to control the amount and frequency of watering and provide the best environment for plant growth.⁸
- Another group of Primary 4 students were tasked with looking into air and water pollution in their household, school and community. They were encouraged to provide solutions based on their research.⁹
- A school encouraged their students to design and build water purifiers as a science project. Through the testing and analysis of the purification ability of different materials using scientific laboratory equipment, the students can learn vital research techniques.¹⁰
- Scientific exploration - looking at community problems from a scientific point of view, such as waste disposal and energy efficiency.¹¹

6. Secondary Education Curriculum Guide (2017)

7. Chief Executive's Award for Teaching Excellence (Rosaryhill School)

8. St. Clare's Girls' School

9. Y.O.T Tin Ka Ping Primary School

10. Hon Wah College (primary section)

11. The Hong Kong Institute of Education - Department of Science and Environmental Studies

Gain a competitive edge with interest classes

Minecraft coding - the transformation to an education tool

STREAM education has become an integral part of educational reform in many countries, in each of the areas, students are required to apply good analytical and problem-solving skills in every aspect. There is a growing trend for parents to send their children to coding class for this purpose. Children are tasked to complete a command in a program by running the input-calculation-output process at class, which enhances their critical thinking and problem-solving skills in the meantime.



Learn coding through gaming

In the past, coding gave people an impression of nothing more than lines and lines of repetitive commands. Nowadays, coding has become dynamic and interesting. There are interest classes for children to master coding skills in the computer game Minecraft, letting their imaginations guide them on what they create in the virtual world.



From game to a practical teaching tool

Minecraft was originally a game created by a Swedish designer; there is no designated mission assigned to players as it encourages a personalised experience. Once the player learns how to move a block in the virtual world, they have mastered the way of creating new things in Minecraft's world. Building one block after another, children can build their own "villages" or race against their friends based on their own plans. Microsoft, one of the biggest software companies in the world, has recognised the potential of this game and launched an education edition, which integrates the concept of building houses with coding and turning every block into computer programmes. It makes learning fun for children and enables them to grasp the concept of coding with ease. Besides coding, Minecraft also helps children to enrich their knowledge in mathematics and geography, as well as training their problem-solving skills.

Water-cycle model

- Building a 3D water-cycle model programme in Minecraft help students better understand the changes in states of water¹, reinforcing vital physics and chemistry knowledge.

Campus architecture

- Making use of Minecraft to build a model of their school campus, thereby honing their aesthetic sense as well as spatial planning skills. It would certainly stimulate students to learn more and unleash their creativity².

Minecraft coding course (With certificate)²

- Designed for ages 7 - 16
- Programme fee: HKD3,000 for 10 hours



Mega trends on innovation and technology

Artificial Intelligence, Cloud Computing, Big Data analysis and coding are no doubt essential in education in the information and technological era in the 21st Century. All these disciplines combine the knowledge and application in mathematics, sciences and technology and it is fair to say that AI and STREAM are closely intertwined.

To build a stronger foundation for the future, most parents wish to open the doors for their children to obtain knowledge in various areas, registering them in interest classes is one of the most popular ways.

1. Technology news, 16 November, 2018

2. Feva Works IT Education Centre



Fencing: A combination of responsiveness and mindfulness

Most interest classes that are growing in popularity aim to nurture the collaboration skill, problem-solving skill, and creativity in children as these skills are transferable to other learning aspects that foster all-round development. Fencing has emerged as a popular course in recent years as it helps to enhance children's physical capacity, as well as the coordination and flexibility of their arms and legs. Fencing is a sport with a long history, dating back to ancient times it was a noble activity and was included in the 1896 first Olympic Games in Athens. Fencing has been promoted in Hong Kong over the years, and recently it has become more established with many athletes winning International fencing accolades, such as: Cheung Ka Long who became the foil champion in the 2016 Asian Fencing Championships, and Vivian Kong Man Wai who is the current world number one in the épée category.



Fencing disciplines

The three disciplines of modern fencing are the foil, the épée and the sabre, each with its own distinct rules. In general, children can begin fencing lessons at the age of five. Fencing is a sport that combines physical fitness and tactical thinking, it improves one's speed and reflexes physically, as well as the powers of concentration and strategic thinking.



Fencing as a popular sport

A testament to fencing's popularity in Hong Kong is that there are a huge number of schools offering courses to their students. Lam Tai Fai College, a secondary school under the Direct Subsidy Scheme, is one of them. The school has raised various top fencers including Hong Kong team representatives Cheung Ka Long and Nicholas Choi. Traditional elite schools include Diocesan Boys' School, Diocesan Girls' School, Heep Yunn School and La Salle College are known for strong achievements in fencing, while

Diocesan Boys' School has just been crowned the overall champions 7 times in a row in the Inter-school Fencing Competition.³ John Tsang, who is one of the top fencers, is also a graduate from La Salle College.

To let student fencers to showcase their skills, there are a number of inter-school fencing competitions being held including the All HK Inter-Primary Schools Fencing Competition, Inter-School Fencing Competition (Secondary) and Age Groups Fencing Championships. Beyond the SAR, fencers can participate in the All China Cadet Fencing Championships, the Asian Youth & Cadet Fencing Championships and the Cadet World Championships, etc.

Interested parents can check out the courses run by sport institutes to let their children experience fencing.

Expenditure on basic equipment⁴

The weapons	From HKD300 to HKD1,000
The mask	From HKD300 to HKD2,000
The uniforms	From HKD300 to HKD3,000

Fencing class⁵ (Fee per class)

Youth classes (ages 4 to 6)	HKD270
Foil classes	HKD300
Épée classes	HKD300
Sabre classes	HKD300

3. Diocesan Boys' School won over Lasalle College and crowned overall champions again at HK Inter-school Emerging fencer supports the team to realise the dream of receiving championship 7 times in a row, 28 October 2019

4. Les Escrimeurs (Hong Kong) website

5. i-fencing Alliance Club website

Get set, go for your children's education path

Local education at a glance



Pre-school

Item	Annual fees (HKD)	Duration	Total expenses (HKD)
Playgroup (Once a week) ¹	19,800 - 30,800	1 year	19,800 - 30,800
Nursery ¹	102,000 - 192,000	1 year	102,000 - 192,000
Kindergarten (Private non-profit making / private independent) ¹	Free - 191,422	3 years	Free - 574,266
Kindergarten (International) ¹	44,000 - 198,330	3 years	132,000 - 594,990



Primary and secondary

Item	Annual fees (HKD)	Duration	Total expenses (HKD)
Primary school (Direct Subsidy Scheme / private) ²	7,370 - 106,480	6 years	44,220 - 638,880
Secondary school (Direct Subsidy Scheme / private) ²	93,900 - 111,200	6 years	563,400 - 667,200
Primary school (International) ²	2,000 - 66,530	6 years	12,000 - 399,180
Secondary school (International) ²	117,500 - 135,000	6 years	705,000 - 810,000
International school (With kindergarten, primary and secondary sections) ²	44,000 - 246,000		
Extra-curricular activities and interest classes (Primary and secondary) ³	11,400 - 51,720	12 years	136,800 - 620,640
Extra-curricular activities and interest classes (Primary and secondary) ⁴	20,990 - 105,980	12 years	251,880 - 1,271,760



University

Item	Annual fees (HKD)	Duration	Total expenses (HKD)
University (Local, universities funded by government) ²	42,100	4 years	168,400
University (Local, private university / colleges) ⁵	26,350 - 105,930 [#]	4 years	105,400 - 423,720

[#] Calculated based on a 4-year programme commencing in 2019/20 school year

The above quoted fees and expenses are reference only. Please check with individual schools. The duration is based on average duration. Any information listed above is for illustration purposes only. It is not intended to constitute a recommendation or advice and is not intended to be used as a substitute for professional advice. You should not act on any information in this document without seeking specific professional advice.

1. Various individual school websites and "Profile of Kindergartens and Kindergarten-cum-Child Care Centres 2018/19 School Year"

2. Chapter 6 - school fees references

3. Various institute websites

4. Hong Kong Federation of Students website

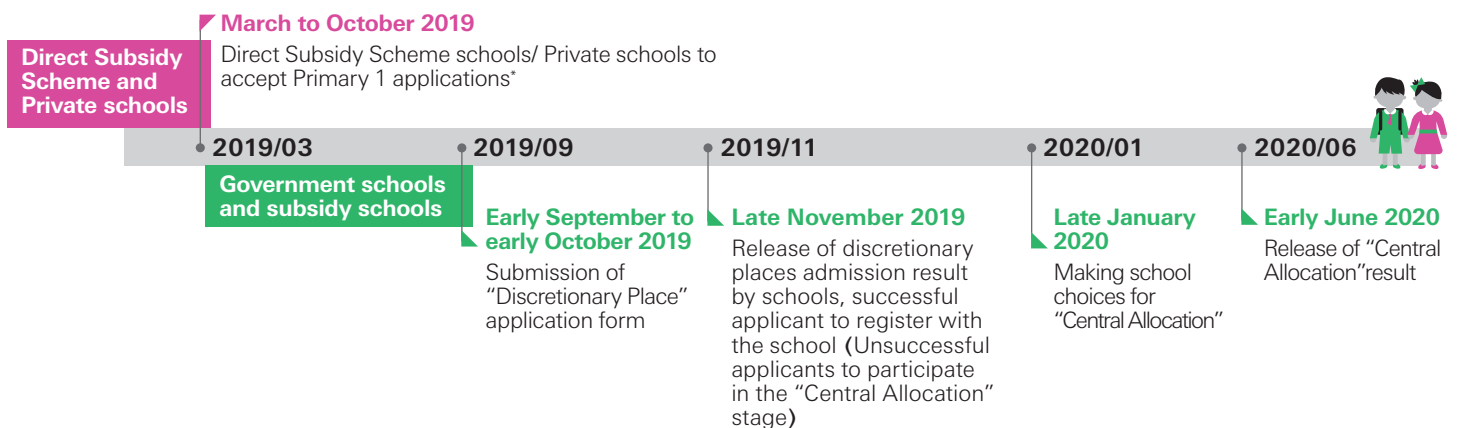
5. HKEJ: Self-funded university courses fees. Self-funded university courses are provided by Hong Kong Open University, Hang Seng University of Hong Kong, Shue Yan University, Chu Hai College of Higher Education, Caritas Institute of Education, Tung Wah College, Hong Kong Nang Yan College of Higher Education, Hong Kong College of Technology, Gratia Christian College, Yew Chung College of Early Childhood Education, UOW College Hong Kong and Technological and Higher Education Institute of Hong Kong.



Important dates for primary and secondary school admission

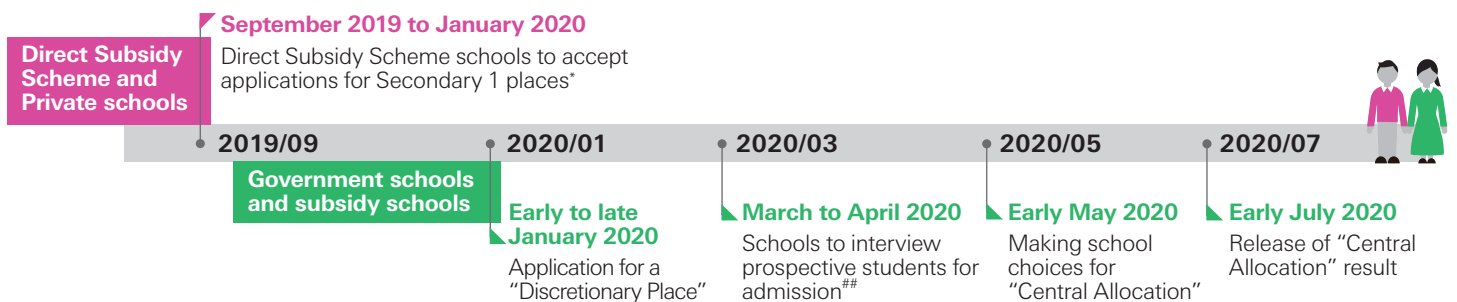
All parents want their kids to succeed, so this means making sure their children can get the best education possible. In Hong Kong, there are different types of primary and secondary schools namely government schools, aided schools, schools under the Direct Subsidy Scheme and private schools, each has its own characteristics. Knowing their respective admission procedures and dates is the first step to get parents and children started on the road to their dream school.

Admission procedure for primary schools (2020/21 school year)



*The exact dates for applications and deadlines for each individual school may differ. Please enquire at the school of your choice.

Application procedure for secondary schools (2020/21 school year)



* The exact dates for applications and deadlines for each individual school may differ. Please enquire at the school of your choice.

Each school will have its own interview schedule. Please pay attention to school announcements.

Going abroad – prepare your children for boarding school

Important information for overseas boarding schools

Besides academic performance, parents also give substantial attention to moral cultivation in children. In recent years, to make it easier for children to connect with overseas university, parents will arrange for their children to go to boarding schools to adapt to local culture, campus life and the educational model.



United Kingdom

Boys' schools focus on nurturing gentlemen

Boarding schools are categorised into boys' schools, girls' schools and co-educational schools, each with their own characteristics. Boys' school focuses on cultivating gentleman temperament and leadership skills. For example the 500-year-old Harrow School, a famous traditional boarding school, has successfully cultivated many successful people in the political, literary and science world. This includes the former UK Prime Minister Winston Churchill, India's first Prime Minister Jawaharlal Nehru, the former King of Jordan Hussein bin Talal, the former Iraq King Faisal II, poet Lord Byron, archaeologist Arthur Evans, and the inventor of photography, William Henry Fox Talbot, etc.

Girls' schools focus on cultivating ladies

Girls' school emphasise the connotation and lady temperament. One of the renowned traditional boarding schools, Badminton School pays huge attention to show love and care for their students, which helps to boost their self-esteem and self-confidence. Former Indian Prime Minister Gandhi and Princess Haya of Jordan are alumni of the school.

Co-educational highlights

Schools for both boys and girls help students learn how to get along with the opposite sex and cultivate social skills. The Marlborough College, founded in 1843, has changed from a boys' school to a boys' and girls' school since 1989. Their famous alumni include Catherine, Duchess of Cambridge, Samantha Gwendoline Cameron, wife of the former Prime Minister David Cameron, and Frances Hamilton Arnold, the wife of the former Chancellor, George Osborne.

Before enrolling their children in a UK boarding school, parents can go to www.isi.net to check out the inspectors' report written by the Independent Schools Inspectorate shown at a glance.



Australia

Schools in Australia are generally categorised into public and private schools. Public schools are generally co-educational schools with no dormitory, the only housing option for an international student is homestay. While private schools are diverse in co-educational schools, boys' schools and girls' schools, with the housing option of staying in a dormitory or with a host family. However, their enrollment criteria are relatively strict, students are often required to attend an admission exam or interview.

Choose the system that best suits your child

To find a suitable school, it is important to look at the student's personality and needs. In public schools, the majority of students are local students. It gives plenty of chances for students to practice and improve their English. While private schools are strict in the education system and pay more attention to the overall development of students. In general the teaching quality is higher when compared to public schools, and it is believed their students will get a better chance to pursue their education in leading universities.

Benefits for staying in a dormitory and homestay

Staying in the dormitory allows students to spend more time in school with their teachers and other students, thereby enhancing communication skills and team awareness. Some boarding schools also provide academic guidance to students to help consolidate their knowledge. On the other hand, home staying gives students exposure to authentic Australian culture while living with locals.



United States

According to law in the United States, international students can only enroll in a course of no more than one year at a public school, and they must then transfer to a private secondary school to continue their studies. The academic programmes and school facilities of private schools in the US are outstanding. The school will provide students with further education support to help them enter high-achieving universities. Therefore, many Hong Kong students choose to enroll directly in private secondary schools.

Private secondary school

Private secondary schools can be categorised into dormitory and non-dormitory. Students staying in the dormitory have to take care of their own requirements, which helps train self-discipline and independence. Students have the opportunity to visit the local areas on weekends or holidays, and even go to neighbouring countries for field trips and excursions. Places of interest, visits to farms or gardens, and water activities can help broaden their horizons. Students entering a school without a dormitory will need to stay with a host family, so they will often communicate with the locals to improve their English. Some homestay parents will also invite students to participate in various types of activities and gatherings, so that students can understand American culture, integrate into local life, and establish contacts to help them enter university and gain employment in the future.



Canada

Secondary schools in Canada are either private or public boarding. The public schools are coordinated by the local education bureau and determined by the education bureaus of each district to accept international students. There is no dormitory at school and international students must do homestay.

Private boarding school

Private boarding schools have shorter classes per day, and teachers are more relaxed about classroom management. They are suitable for students who are independent, self-disciplined, and willing to ask questions. Private boarding schools are divided into three types: boys' schools, girls' schools, and boys' and girls' schools. Small classes teaching are adopted in all schools.

Teachers can adjust the speed of teaching in accordance with the learning differences among students and give extra support to those falling behind. Schools have generally catered for learning differences to support academically strong and weak students in particular.

In addition, the boarding school has a housemaster to take care of the students' daily living and working hours, and also organises a variety of extra-curricular activities to cultivate students' regular living habits, and to integrate into the foreign culture.

Going abroad - prepare your children for boarding school

Boarding school fees education expenditure



Education Expenditure



UK



Australia

Average school fees for 2018/19 school year

- Secondary 1 to 7 (usually 3 terms each year): approximately GBP7,000 to 13,500 per term making the total of approximately GBP21,000 - 40,500 a year
- Miscellaneous costs: approximately GBP3,000 a year¹

- Public school: approximately AUD12,000 - 18,000 per year
- Private school: approximately AUD12,000 - 30,000
 - Sydney area: AUD12,000 - 15,000²
 - Melbourne, Brisbane, Canberra and Adelaide areas: AUD8,000 - 12,000²
 - Perth, Hobart and Darwin areas: AUD6,000 - 10,000²

Guardianship and homestay fees

- General guardianship companies: approximately GBP780 - 2,250 per year
- Homestay: approximately GBP6,000 - 9,000 per year¹

- General guardianship companies: approximately AUD1,000 - 2,000 per year³
- Homestay: approximately (including meals): AUD150 - 250 per week⁴
- Apartment rental (excluding meals): AUD80 - 300 per week⁴
- Boarding school (including meals and laundry): AUD150 - 350 per week⁴

Additional expenditure

- Free use of school facilities such as the swimming pool, sports fields, library etc.
- If the student decides to take up horse-riding or musical instrument lessons, a specialist instructor will be required at approximately GBP200 - 400 per subject per term

- Medical insurance: AUD530 per year⁴
- School administration and assistance services fees: approximately AUD600 first year, thereafter AUD300 per year⁴
- Stationery costs: AUD150 per year⁴
- Study trips and excursion fees: AUD150 - 400 per year⁴

Cost for daily necessities

- Pocket money around GBP20 - 30 per week¹ to cover daily necessities
- Private tutorial class at approximately GBP15 - 45 per class
- Uniform ranges from GBP500 - 1,000¹

- An average of AUD800 per month⁵ to cover necessities
- Supplementary English classes at AUD250 - 500 per week⁶ to strengthen English skills
- School uniforms and sports uniforms approximately AUD250 - 500
- Homestay arrangement fee: approximately AUD200 per year⁷

1. British United Education Services website

2. Vision Overseas website

3. Dadi Overseas Studies Service Centre website



4. Super Red Education & Training Centre website

5. Overseas community studies website

6. Study Overseas Group website

7. HECT Migration website



 US	 Canada
<ul style="list-style-type: none"> • Boarding school: USD40,000 - 70,000 per year⁸ • Non-boarding school: USD20,000 - 40,000 per year⁹ 	<ul style="list-style-type: none"> • Public high school: CAD12,000 - 15,000 per year¹² • Private boarding high school: CAD14,000 - 55,000 per year¹²
<ul style="list-style-type: none"> • Boarding schools: school fees already included accommodation fees⁹ • Non-boarding school: Homestay family costs from USD5,400 - 11,700 per year⁹ 	<ul style="list-style-type: none"> • General guardianship companies: approximately CAD1,200 - 2,400 per year¹³ • Private boarding high school: school fees already included accommodation fees¹³ • Public high schools: accommodation fees already included utilities and meals • Homestay: <ul style="list-style-type: none"> • Toronto, Ontario: CAD850 - 900 per month¹⁴ • Ottawa and Hamilton: CAD750 - 850 per month¹⁴ • Vancouver: CAD900 per month¹⁴ • Victoria: CAD800 - 850 per month¹⁴
<ul style="list-style-type: none"> • Medical insurance: approximately USD1,000 - 3,000 per year⁴ • Books and stationery fees: USD500 - 800¹⁰ • Extra-curricular activities fees: USD300 - 1,000¹⁰ • School uniforms: USD500¹⁰ 	<ul style="list-style-type: none"> • Medical insurance: approximately CAD800 per year¹³ • Books and stationery fees: CAD200 - 400 per year¹³
<ul style="list-style-type: none"> • Living expenses: USD6,000 - 8,000 per year⁹ • For boarding school, meal fees have already been included in the school fees¹¹ 	<ul style="list-style-type: none"> • For students staying in Toronto or Vancouver: approximately CAD800 - CAD1,000 per month¹⁵ • For other cities: CAD650 - 800 per month¹⁵ (Including transportation, telecommunications, shopping and entertainment)

8. Weilanliuxue website
 9. Tiandao Edu website
 10. KKnews website

11. Weilanliuxue website
 12. Vision Overseas website
 13. Uto Canada website

14. Great Daily website
 15. Canada studies website

Going abroad - prepare your children for boarding school

Broaden horizons through overseas university education

1 Hong Kong scholarship for excellence scheme¹ ("HKSES")

The scheme was launched by the Education Bureau to support outstanding local students who pursue studies in world-renowned universities outside Hong Kong. It is hoped that through the valuable overseas study experience, the students will become well-educated talents with a global vision and international network, thereby contributing to enhancing Hong Kong's competitiveness as Asia's World City in a globalised knowledge economy. Up to 100 scholarship offers would be made per cohort. All awardees will receive a non-means-tested scholarship to cover their tuition fees, subject to a ceiling of HKD300,000 per annum, whichever is lower.

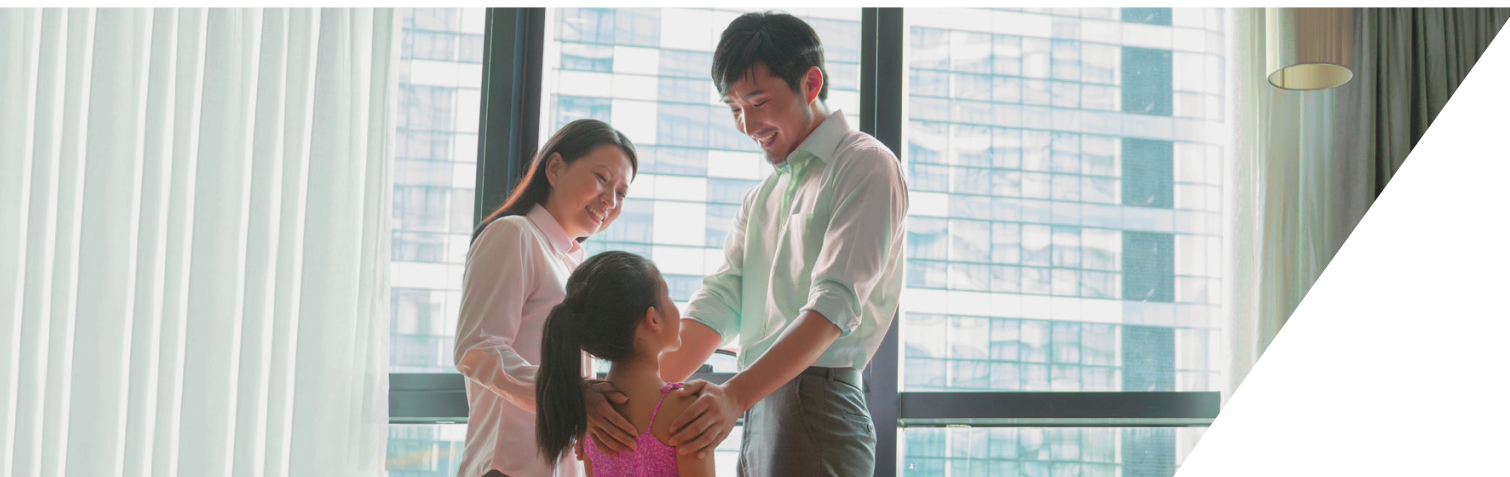
To be eligible for the HKSES, applicants are required to meet the following two criteria -

- (i) have right of abode or right to land, or have entered Hong Kong on One-way Permits; and
- (ii) have resided in Hong Kong continuously for three complete years immediately prior to the commencement of the academic programme outside Hong Kong.


Awardees would be required to complete the specific study programmes and undertake to return to Hong Kong upon graduation to work for at least two years or a period equivalent to the duration of receiving the scholarship, whichever is longer.



1. Please visit the Education Bureau website or contact their staff for details of the eligibility and assessment criteria



University tuition and living expenses for UK, US, Australia and Canada at a glance

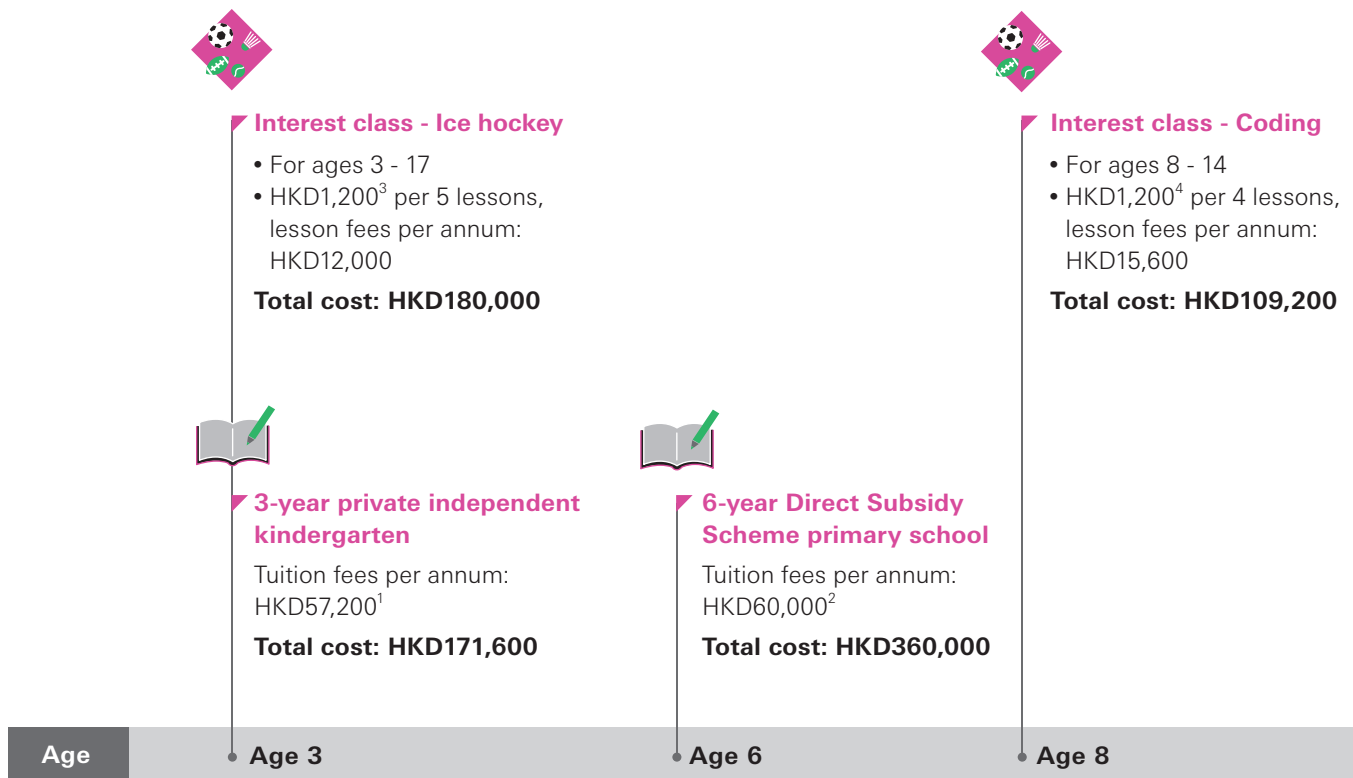
	 UK	 Australia	 US	 Canada
Yearly tuition fees approximately (HKD) 	110,400 - 364,800	95,040 - 270,000	218,400 - 393,510	94,800 - 351,234
Yearly living expenses approximately (HKD) 	116,928 - 145,728	97,200 - 129,600	62,400 - 187,200	65,230 - 106,740
Duration for completing a Bachelor's degree approximately 	3 years	3 years	4 years	4 years
Total expenses approximately (HKD) 	681,984 - 1,531,584	576,720 - 1,198,800	1,123,200 - 2,322,840	640,440 - 1,831,896

Source: Various overseas university websites. The above quoted tuition and living expenses are for reference only. There may be differences in different cities. The duration is based on an average bachelor degree's duration, there may be differences based on the country, the university and the subject of choice.

The guide to children education expenses planning

Education expenditure case study

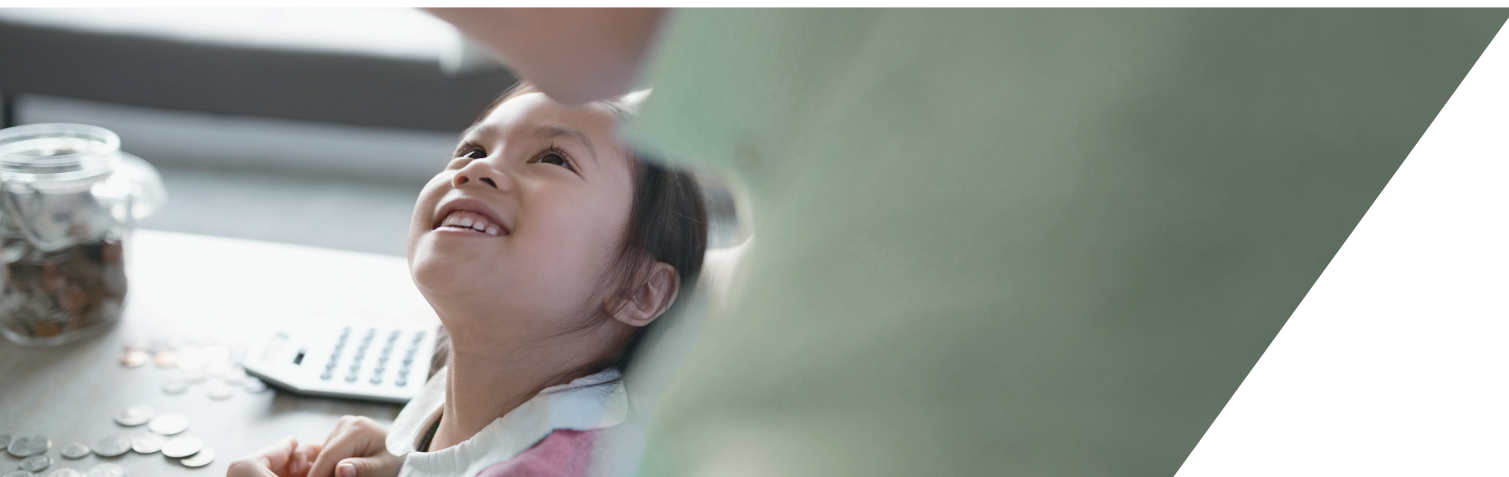
Example: Ben and Fanny have a monthly income HKD105,000. In order to nurture the next generation, they plan to enroll their son Jason in a three-year private independent kindergarten, a six-year Direct Subsidy Scheme primary school, a six-year Direct Subsidy Scheme secondary school, and finally progress to a four-year university Bachelor's degree programme in the United States. In addition, in response to his son's energetic personality, they deliberately arranged for him to learn ice hockey from a young age. In keeping with the general trend of academic and social development they let him participate in coding classes to develop the relevant knowledge and skills as soon as possible. They also plan to let Jason participate in overseas exchange tours at secondary level to broaden his horizons.



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1. Profile of Kindergartens and Kindergarten-cum-Child Care Centres 2018/19 School Year
2. Chapter 6 - Tuition fee reference

3. Mega Ice website
4. Happystemcode website



Total estimated expenditure (HKD)		
Tuition fees from kindergarten to university	171,600 + 360,000 + 420,000 + 1,855,410	2,807,010
Interest classes fees	180,000 + 109,200	289,200
Overseas exchange tours fees	125,970	125,970
Total expenditure: 3,222,180		



Overseas exchange tours

- Participate in three overseas exchange tours during secondary school period
- Cost per trip: HKD41,990⁵

Total cost: HKD125,970



6-year Direct Subsidy Scheme secondary school

Tuition fees per annum:
HKD 70,000²

Total cost: HKD420,000

• Age 12



4-year Bachelor's degree at a US University

Total cost: HKD1,855,410⁶

• Age 18

5. Hong Kong Study Tours Centre website

6. University of Pennsylvania 2019-2020. Tuition fees for a 4-year bachelor degree programme - USD237,873.
The figures are subjected to rounding adjustment and are for reference only. Calculate in USD to HKD 1:7.8.

Tuition fees reference

Tuition fees for major primary schools in Hong Kong

- Private primary schools

District	School	Annual Tuition Fees (HKD)	Year
Central & Western	Kau Yan School	53,550	18/19
	Sacred Heart Canossian School Private Section	41,000	18/19
	St. Clare's Primary School	41,000	18/19
	St. Louis School (Primary Section)	38,500	18/19
Wanchai	Raimondi College Primary Section	46,000	18/19
	Rosaryhill School (Primary Section)	45,000	18/19
	St. Paul's Convent School (Primary Section)	55,000	18/19
	True Light Middle School of Hong Kong (Primary Section)	46,700	18/19
Eastern District	Kiangsu and Chekiang Primary School (whole-day)	41,500	18/19
Southern District	St. Stephen's College Preparatory School	86,500	18/19
Yau Tsim Mong	Diocesan Girls' Junior School	67,000	18/19
Kowloon City	Alliance Primary School, Kowloon Tong	48,000 - 58,000	18/19
	Creative Primary School	104,060 - 106,480	18/19
	First Assembly of God Primary School	44,000	18/19
	Holy Trinity Primary School	47,000	18/19
	Kowloon Tong School (Primary section)	54,000	18/19
	Kowloon True Light School (Primary section)	45,340 - 49,040	18/19
	Munsang College Primary School	45,000	18/19
	Pooi To Primary School	39,900	18/19
	Pui Ching Primary School	50,350	18/19
	St. Johannes College (Primary section)	63,000	18/19
Sham Shui Po	Chan's Creative School	56,100	18/19
	Delia English Primary School and Kindergarten	29,500	18/19
	Kowloon Rhenish School	45,000	18/19
	St. Francis of Assisi's English Primary School	44,000	18/19
	Tak Nga Primary School	38,500	18/19
	Tsung Tsin Primary School and Kindergarten	53,870	18/19
Wong Tai Sin	Good Hope Primary School cum Kindergarten	39,500 - 40,500	18/19
	International Christian Quality Music Secondary and Primary School	52,000	18/19
	Our Lady's Primary School	34,000	18/19
Kwun Tong	St. Joseph's Anglo-Chinese Primary School	40,000	18/19
Yuen Long	Gigamind English Primary School	89,100	18/19

Source: Education Bureau and various school websites

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Tuition fees for major primary schools in Hong Kong

- Primary schools under the Direct Subsidy Scheme

District	School	Annual Tuition Fees (HKD)	Year
Eastern District	HKUGA Primary School	29,400	18/19
	Hon Wah College (Primary School)	16,900	18/19
Southern District	St. Paul's Co-educational College Primary School	60,000	18/19
	St. Paul's College Primary School	30,000	18/19
Yau Tsim Mong	PLK Camoes Tan Siu Lin Primary School	18,800	18/19
Kowloon City	Diocesan Boys' School Primary Division	42,750	18/19
	PLK Lam Man Chan English Primary School	12,800	18/19
Sham Shui Po	Lingnan University Alumni Association (Hong Kong) Primary School	16,000	18/19
	St. Margaret's Co-educational English Secondary and Primary School	49,800	18/19
	Ying Wa Primary School	18,000	18/19
Kwun Tong	Fukien Secondary School Affiliated School	31,200	18/19
Kwai Ching	Delia (Man Kiu) English Primary School	7,370	18/19
Tuen Mun	PLK HKTA Yuen Yuen Primary School	10,500	18/19
Yuen Long	ELCHK Lutheran Academy	69,860	18/19
	W F Joseph Lee Primary School	15,300	18/19
Shatin	HKBU Affiliated School Wong Kam Fai Secondary and Primary School	38,980	18/19
	Pui Kiu College	25,300	18/19
Sai Kung	Evangel College	20,100	18/19
	G.T. (Ellen Yeung) College	34,100	18/19
	PLK Luk Hing Too Primary School	13,000	18/19
	The Hong Kong Chinese Christian Churches Union Logos Academy	28,600	18/19

Source: Education Bureau and various school websites

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Tuition fees reference

Tuition fees for major secondary schools in Hong Kong

- Secondary schools under the Direct Subsidy Scheme

District	School	Annual Tuition Fees (HKD)	Year
Central & Western	St. Paul's Co-educational College	63,600	19/20
	St. Paul's College	40,400	18/19
Wanchai	St. Paul's Convent School	25,000 - 27,500	19/20
	CCC Kung Lee College	15,390	18/19
	Confucius Hall Secondary School	4,750	19/20
Southern District	HKUGA College	37,100 - 42,400	18/19
	St. Stephen's College	70,000	18/19
Eastern District	Hon Wah College	18,130	18/19
	Kiangsu-Chekiang College	7,020	18/19
	Pui Kiu Middle School	8,400 - 12,740	19/20
	The Chinese Foundation Secondary School	15,600 - 20,800	19/20
Northern District	Fanling Lutheran Secondary School	6,175 - 7,300	18/19
Yau Tsim Mong	Diocesan Girls' School	38,000	18/19
	HKMA David Li Kwok Po College	34,490 - 37,650	19/20
	Kowloon Sam Yuk Secondary School	2,640	19/20
Kowloon City	Diocesan Boys' School	48,650	18/19
	Heep Yunn School	33,920 - 35,955	18/19
	HKICC Lee Shau Kee School of Creativity	27,600	18/19
	PLK Ngan Po Ling College	34,700	18/19
	Scientia Secondary School	4,950 - 12,198	19/20
Sham Shui Po	Chan Shu Kui Memorial School	700 - 6,000	18/19
	China Holiness College	3,600 - 9,600	18/19
	Delia Memorial School (Broadway)	3,000	18/19
	Delia Memorial School (Glee Path)	3,000	18/19
	Heung To Middle School	5,810 - 10,260	19/20
	St. Margaret's Co-educational English Secondary and Primary School	40,635 - 43,500	18/19
	Wai Kiu College	3,000 - 3,200	18/19
	Tsung Tsin Christian Academy	34,800 - 35,600	18/19
	Ying Wa College	22,288	19/20
Wong Tai Sin	Good Hope School	35,000 - 45,000	18/19

Source: Education Bureau and various school websites

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District	School	Annual Tuition Fees (HKD)	Year
Kwun Tong	United Christian College (Kowloon East)	26,000 - 27,000	18/19
	ECF Saint Too Canaan College	20,700 - 23,200	18/19
	Fukien Secondary School	19,200	18/19
	Delia Memorial School (Hip Wo No.2 College)	3,000	18/19
	Delia Memorial School (Yuet Wah)	3,000	18/19
	Delia Memorial School (Hip Wo)	3,000	18/19
	Mu Kuang English School	2,000 - 3,000	19/20
Sai Kung	Creative Secondary School	79,250 - 89,240	18/19
	G.T. (Ellen Yeung) College	38,280 - 42,680	18/19
	Evangel College	25,700	19/20
	PLK Laws Foundation College	19,000 - 23,000	18/19
	Qualied College	9,060	18/19
	HKCCCU Logos Academy	28,600	19/20
	Heung To Secondary School (Tseung Kwan O)	6,580 - 10,910	19/20
Shatin	HKBU Affiliated School Wong Kam Fai Secondary and Primary School	38,980	18/19
	Pui Kiu College	27,800 - 35,000	18/19
	Stewards Pooi Kei College	20,000	18/19
	Lam Tai Fai College	25,600	18/19
	Tak Sun Secondary School	22,000	19/20
	St. Margaret's Girls' College, Hong Kong	13,500	18/19
Tai Po	Law Ting Pong Secondary School	22,000	19/20
	Tai Po Sam Yuk Secondary School	7,250 - 7,800	18/19
Yuen Long	HKFYG Lee Shau Kee College	24,600 - 36,900	18/19
	Pak Kau College	4,280	18/19
	Heung To Middle School (Tin Shui Wai)	5,750 - 7,360	19/20
	Chinese YMCA Secondary School	13,900	18/19
	ELCHK Lutheran Academy	66,190 - 66,530	18/19
Outlying Islands	Buddhist Fat Ho Memorial College	6,000	19/20
	YMCA of Hong Kong Christian College	34,000 - 42,000	18/19
	Caritas Charles Vath College	8,400	18/19

Source: Education Bureau and various school websites

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Tuition fees reference

Tuition fees for major international schools in Hong Kong

- Primary section

Area	School	Annual Tuition Fees (HKD)	Year
Kowloon Tong	Beacon Hill School	93,900 - 111,200	18/19
Wanchai	Bradbury School	93,900 - 111,200	18/19
Clearwater Bay	Clearwater Bay School	93,900 - 111,200	18/19
Mid levels	Glenealy School	93,900 - 111,200	18/19
Pok Fu Lam	Kennedy School	93,900 - 111,200	18/19
Ho Man Tin	Kowloon Junior School	93,900 - 111,200	18/19
The Peak	Peak School	93,900 - 111,200	18/19
Braemar Hill	Quarry Bay School	93,900 - 111,200	18/19
Shatin	Shatin Junior School	93,900 - 111,200	18/19
Aberdeen	Wycombe Abbey School Hong Kong	188,000 - 198,000	19/20

All schools listed above are under English Schools Foundations group and tuition fees are same.

Tuition fees for major international schools in Hong Kong - Secondary section

Area	School	Annual Tuition Fees (HKD)	Year
Shek Kip Mei	Concordia International School	117,500 - 131,700	18/19
Shatin	Island School Tai Wai	128,400 - 135,000	18/19
	Island School Sha Tin Wai	128,400 - 135,000	18/19
	Shatin College	128,400 - 135,000	18/19
Ho Man Tin	King George V School	128,400 - 135,000	18/19
Aberdeen	South Island School	128,400 - 135,000	18/19
Pok Fu Lam	West Island School	128,400 - 135,000	18/19

All schools listed above are under English Schools Foundations group and tuition fees are same.

Source: Education Bureau and various school websites

The above tuition fees are for reference only. For details about other expenses such as latest school fees, miscellaneous cost and debentures, please check with individual schools. References are based on information of 2018/19 or 2019/20 in the case that the school fee information for new school year has not yet been released.

Tuition fees reference

Tuition fees for major international schools in Hong Kong

- Schools with kindergarten, primary and secondary sections

Area	School	Annual Tuition Fees (HKD)	Year
Kowloon Tong	American International School	82,900 - 52,600	18/19
	Australian International School Hong Kong	95,100 - 204,800	18/19
Aberdeen	Canadian International School of Hong Kong	111,800 - 198,800	18/19
Primary section: Mid levels Secondary section: Shaukeiwan	Carmel School of Hong Kong	98,500 - 186,000	18/19
Braemar Hill	Chinese International School	155,100 - 246,000	18/19
Nursery - Grade 3: Lai King Grade 4-12: Kowloon City	Christian Alliance P.C. Lau Memorial International School	113,400 - 180,100	18/19
Taikoo Shing	Delia School of Canada	110,000 - 125,000	18/19
Discovery Bay	Discovery Bay International School	106,800 - 175,000	18/19
	Discovery Bay College	122,600 - 165,800	18/19
Happy Valley	French International School	106,355 - 201,085	19/20
The Peak, Pok Fu Lam	German Swiss International School	148,960 - 194,100	18/19
Aberdeen	Han Academy	198,000 - 218,000	19/20
Tuen Mun	Harrow International School Hong Kong	145,557 - 197,930	19/20
Sai Kung	Hong Kong Academy	149,800 - 223,000	18/19
	Hong Kong Adventist Academy	95,000 - 113,000	18/19
Primary section: Repulse Bay Secondary section: Tai Tam	Hong Kong International School	96,600 182,100	18/19
Happy Valley, North Point, Tai Po	Hong Kong Japanese School	111,620	19/20

Source: Education Bureau and various school websites

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Area	School	Annual Tuition Fees (HKD)	Year
Kindergarten: Ma on shan Primary & secondary section: Shatin	International Christian School	71,400 - 169,900	18/19
Kindergarten & primary section: Tai Po Secondary section: Sha Tau Kok	International College Hong Kong	123,000 - 175,500	18/19
Primary section: Po Fu Lam Secondary section: Kowloon Bay	Kellett School	164,000 - 210,250	18/19
North Point	Kiangsu & Chekiang Primary School (Nursery, Kindergarten, Primary & International section)	66,000 - 108,000	18/19
Kowloon Tong	Kingston International School	130,000 - 148,000	18/19
Sai Wan Ho	Korean International School	47,800 - 112,300	19/20
Lantau	Lantau International School	78,500	18/19
Tai Po	Malvern College Hong Kong	160,000 - 182,000	19/20
	Norwegian International School	63,400 - 102,200	18/19
Lam Tin	Nord Agnli's International School Hong Kong	75,000 - 182,000	19/20
Sham Shui Po	Po Leung Kuk Choi Kai Yau School	80,102 - 122,309	19/20
Ma On Shan	Renaissance College	124,000 - 167,900	19/20
Tseung Kwan O	Shrewsbury International School	154,000 - 177,000	19/20
Shek Kip Mei	Sear Rogers International School	94,500 - 107,000	18/19
Aberdeen	Singapore International School (Hong Kong)	77,248 - 185,000	18/19
Sheung Wan, Aberdeen, Shaueiwan, Stanley	The International Montessori School	112,000 - 163,000	18/19

Source: Education Bureau and various school websites

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Tuition fees reference

Tuition fees for major international schools in Hong Kong

- Schools with kindergarten, primary and secondary sections

Area	School	Annual Tuition Fees (HKD)	Year
Pok Fu Lam	The ISF Academy	188,940 - 238,630	18/19
Kowloon Tong	Think International School	44,000 - 111,000	18/19
Yuen Long	United Muslim Association of Hong Kong	5,800	18/19
Aberdeen	Victoria Shanghai Academy*	129,400 - 186,800	18/19
Kowloon Tong	Yew Chung International School	72,182 - 215,110	18/19

*It is a private school that offers non-local curriculum courses

World university rankings 2019 and tuition fees in general

Rank	University	Country	Annual Tuition Fees (HKD)
1	University of Oxford	UK	240,570 - 337,070
2	University of Cambridge	UK	205,753 - 537,244
3	Stanford University	US	412,285
4	Massachusetts Institute of Technology	US	208,455
5	California Institute of Technology	US	409,547
6	Harvard University	US	372,294
7	Princeton University	US	404,586
8	Yale University	US	419,016
9	Imperial College London	UK	293,425 - 397,700
10	University of Chicago	US	449,607
11	ETH Zurich	Switzerland	51,400
12	Johns Hopkins University	US	398,400 - 431,730
13	University of Pennsylvania	US	450,606
14	University College London	UK	178,771 - 336,202
15	University of California, Berkeley	US	446,234
16	Columbia University	US	229,788 - 580,273
17	University of California, Los Angeles	US	321,328
18	Duke University	US	453,944
19	Cornell University	US	441,090
20	University of Michigan-Ann Arbor	US	399,360 - 427,393

Source: The Times Higher Education World University Rankings 2019 and various university websites

The above tuition fees are for reference only, please check with individual school for the latest fee information. The fee are still subject to inflation and exchange rate fluctuation. Unless otherwise stated, the tuition fees stated in the above table apply to overseas students.

References are based on information of 2018/19 or 2019/20 in the case that the school fee information for new school year has not yet been released.

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