



e x c e l l e n c e i n
EDUCATION

UNIVERSITY COUNSELLING HANDBOOK
CLASS OF 2021





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INTRODUCTION

The Aga Khan Academies University Counselling Handbook has been prepared in order to orient you to the complex and exciting process of university application and selection. The handbook provides definite guidelines and schedules that will help you comprehend the many issues and challenges you will face in your last years of secondary school. It is designed to provide beginning steps and an outline of the application process and curriculum in various countries. In short, the following pages serve as a road map that will guide you as you embark on the transition from the Academy to university. It will be helpful only to the extent that you take advantage of the information it contains. The book does not replace the help of the University Counselling Office. However, it does provide answers to frequently-asked questions, it can help you organise your thoughts about university and, in general, it can eliminate much confusion if you take the time to read it and incorporate its recommendations into your university planning.

To make wise choices for the future means to be intelligently informed. A wise decision is based on self-knowledge and an awareness of the opportunities that are best suited to your particular needs. While teachers have been preparing you for the academic challenges of higher education, the University Counselling Office aims to assist you in getting there. To this end, this handbook has been created.

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RESPONSIBILITIES OF THE STUDENT IN THE UNIVERSITY APPLICATION PROCESS

1. You must engage in honest, thoughtful reflection and analysis of your strengths, weaknesses, ideas, goals, and dreams and apply this knowledge thoughtfully in the college search and application process. **Believe in yourself.**
2. You must do the best academic work of which you are capable, through the completion of your Academy experience.
3. You must take control of and responsibility for the process rather than be dragged through it. You are the one who must bear the consequences for your final decision, so make it thoughtfully and well.
4. You must do the research necessary to find and apply to a variety of universities you would be happy to attend.
5. You must be considerate of the concerns and opinions of your family members, your University Counsellor, and others who must contribute to the process, while remaining true to yourself.
6. You must register for and take appropriate standardised tests in a timely fashion.
7. You must communicate with your University Counsellor as your interests and priorities change.
8. You must meet all deadlines including those of the University Counselling Office as well as those of university admissions offices.
9. You must complete your applications and essays with care and attention.
10. You must maintain a sense of humour – this is supposed to be fun!



DIFFERENCES IN US, UK, CANADIAN AND AUSTRALIAN APPLICATION PROCESSES:

Universities in different countries have different application requirements and vary greatly in the qualities they look for in an applicant. Reference the table below to see the differences between them.

Country	Preferred (Major) Course Considered	IB Scores (predicted grades) considered	Tests Required	Recommendation Letters Needed	Personal Statement
US	It depends. Some universities consider candidates for specific programmes, while other universities may not require applicants to determine a specific course of study when they apply.	Schools consider all grades from years 9-DP2 as well as predicted IB	For most US schools SAT or ACT is required	At Least 2- 1 from counsellor; 1 from a teacher	Required- Written on topic of your choice. More specifically about YOU
CANADA	Yes	Schools consider all grades from years 9-DP2 as well as predicted IB	Most require proof of language proficiency such as TOEFL or IELTS	Two recommendations required	Varies by university, and is often required in scholarship applications
UK	Yes	Schools consider only predicted IB grades	None required except for high ranking schools (such as Oxbridge) that require tests for specific disciplines, ie. BMAT (medicine) or LNAT (law)	1 from teacher required	Required- Written on why you would like to study the course you are applying to and what makes you qualified
AUSTRALIA	Yes	schools consider only predicted IB grades	Proof of language proficiency such as IELTS and additional testing for highly selective programmes	No	No

UNIVERSITY PLANNING TIMELINE:

For you and your parent(s)/guardian(s), the university selection process can be exciting, puzzling, threatening, and exhausting! It is further complicated by various deadlines, testing requirements, application procedures, and by expectations of family, friends, teachers, and others.

The following timeline has been developed to help you keep these factors in perspective and to stay organised during the university application process.

*NOTE: University Counsellors set internal deadlines because of school breaks, internet issues and/or heavy workloads. University Counsellors will let you know of these internal deadlines far in advance; these should be taken as STRICT deadlines. There is no guarantee that your school materials will be submitted to university admissions offices over the breaks or while university counsellors are not on campus. Adhering to internal deadlines ensures that the process runs smoothly for everyone. Deadlines for individual schools will vary so it is your responsibility to keep track of your own deadlines, including all internal deadlines. BridgeU is another tool that will help you to stay on top of your application deadlines.

DP I Year

It is imperative that you take your academic performance seriously. This means serious application, planned hours of study, a realistic time budget, high standards of work on assignments and projects, and a sincere desire to do the best academic work possible. If you have not worked up to your potential during the first two years of secondary school, it is crucial that you exhibit solid academic performance during your DP I year.

September 2019-March 2020	<ul style="list-style-type: none">• Develop a resume• Plan your DP2 Courses• Prepare for the SAT/ACT:<ul style="list-style-type: none">- Register for the SAT/ACT- Take an ACT/SAT Practice Test• Start researching schools• Talk to your parents/guardians about financial aid
March 2020	Register by early March for the April ACT (online) and late March for May SAT (online)
April-May 2019	Take the April ACT and May SAT
June 2020	Prepare for a meaningful and substantive summer holiday!
Summer Break	<ul style="list-style-type: none">• Research Universities• Investigate Scholarship Options• Finalise college list• Write Personal Statements• Update BridgeU with the above• US Applications OPEN (August)• Visit College campuses/take online tours• Register in early August for the September ACT (online)• If necessary, take the TOEFL/IELTS

DP 2 Year

It is important that your DP2 year grades reflect a sincere and sustained effort throughout the whole year. At universities, acceptance is contingent upon your maintaining or improving your level of achievement. Universities may withdraw your acceptance if you demonstrate a marked drop in performance.

August/September 2020	<ul style="list-style-type: none"> • Hit the ground running during your DP2 year by continuing to submit drafts of your essays/personal statements. • Register online for the ACT/SAT by early September for the October SAT/ACT • Write, edit and finalise Personal Statements! • Keep college list current on BridgeU • Sign up/register for Common Application and other online application portals. • Research funding
October 2020	<ul style="list-style-type: none"> • Fill out the CSS profile (financial aid application for some US universities) • Write, edit and finalise Personal Statements! • Finish everything if applying for Early Decision/Early Action deadline schools in the US.
October 15th	<ul style="list-style-type: none"> • UCAS Applications due for Oxford or Cambridge (all programmes) • UK Medicine Applications Due
November 2020	<ul style="list-style-type: none"> • Predicted grades given by teachers • Finalise university-specific essays • Applications for UK and Canada OPEN • Register for December SAT/ACT if necessary
November 1st / 15th December 1st / 15th	<ul style="list-style-type: none"> • Most Early Application deadlines for US Universities
December	<ul style="list-style-type: none"> • Finish all applications before break • Most Early Decision/Early Action decisions arrive
January 1st	Application deadline for some US Universities
January	Make sure that BridgeU university list is 100% accurate, as counsellors use that list to send out transcripts
January 15th	<ul style="list-style-type: none"> • Regular Decision application deadline for many US universities • ALL applications should be submitted
Late Jan-March	Many scholarship applications and financial aid applications due
February-April	<ul style="list-style-type: none"> • Decisions begin to arrive! • Review financial aid packages • Make a pro/con list of schools you are accepted to.
April	<ul style="list-style-type: none"> • Make sure your university counsellor is aware of any acceptances, denials and waitlist decisions. • Be sure that your BridgeU account is up to date with accurate information on your results.
April 1st	US university decisions issued with financial aid offers / Australia & South Africa applications open

Rolling basis	Decisions from Canadian and UK universities issued
May 1st	Universal deadline to accept/ decline for US universities. Deposit must be made.
June	Make sure that final transcript/IB Diploma results are sent to the university where you will be attending. Send thank you letters to everyone who helped you through this process!

THE VOICE OF EXPERIENCE: ADVICE TO DP1s FROM DP2s

Here is some wise advice as you embark on the university application process from students who have already been through it.

- It is harder to raise your grades in the DP years than you think it will be.
- Start looking at universities in January of your DP1 year; finish your essays over the summer.
- Ask about the negatives when you visit universities.
- Like your “safe” schools – you may need them.
- Don’t just pick a university because your friends like it.
- Don’t get hooked on one school or one course– you might not be admitted there.
- Your ideas about what you want may change over time.
- Don’t obsess over the university process – you still need to do well in school.
- Don’t just focus on school – find an activity that you love.
- Don’t let the university application process dictate what activities you do.
- Start forming good relationships with teachers now so you have people you can ask to write recommendations for you.
- Look at some applications now to learn what they ask.
- Plan carefully to take your standardised tests so you can fit them all in.
- Save a copy of a graded writing sample from your DP1 year (an analytic assignment from English or history).
- Write a narrative, a story - Reflect on a personal project, community service, internship, work experience. What did you learn?

BEGINNING THE COLLEGE/UNIVERSITY SEARCH

It is time to begin actively thinking about university and career. You should review and discuss your interests, goals, strengths and weaknesses in your initial meeting with your University Counsellor. Check out university websites, look over printed university materials, talk with friends and family who are now attending university, and attend the informational sessions with university admissions officers who visit the Academy. Remember, the more information that you gather, the better your chances of making a realistic and suitable decision about university.

Be sure that your HL courses support your college and career plans. As the International Baccalaureate is a university preparatory curriculum, its courses are designed to prepare students to meet admissions requirements. However, you should make sure that the courses you take will strengthen your record and prepare you more fully for a particular major field and programme of interest. Ongoing conversations with your university counsellor regarding academic and extracurricular records are helpful to this process.

FAQ: What's the difference between a college and a university?

Colleges:

- In the US, colleges are usually smaller schools. In Canada, colleges are typically two-year technical schools that prepare students for a particular career.
- Typically only offer programmes for undergraduate study (some offer a few programmes for graduate study)
- Also refers to smaller divisions of one university ie: Harvard College is the undergraduate division of Harvard University
- May also refer to residence halls (ie: Yale University has residential colleges)

Universities:

- Are made up of many different schools (School of Business, School of Divinity, etc.)
- May have undergraduate, graduate, and even post-graduate (doctoral) study opportunities

Note: Some of the terminology around colleges and universities can be confusing. For example, a research university is NOT the only place that allows students opportunities to conduct research, and a technical school is NOT the only place that will prepare students for careers in technology. In fact, many smaller liberal arts colleges provide wonderful options for students to conduct research and gain experience in particular career fields. For example, NYU Abu Dhabi is a liberal arts school that boasts impressive research facilities and a faculty with strong technological expertise. Also, different university systems require students to determine a course of study at different points in the process. In the US, for example, it is not unusual for a student to enter college or university "undecided." Such students generally spend their first year fulfilling general requirements and taking courses in areas of interest before committing to a particular major or programme of study. Students often pick a course of study based on what they think they want as a future career; however, it is also important to keep an open mind. Through exploration -- including coursework, internships and research -- you may discover a field that fits you that you had not previously considered.

TYPES OF COLLEGES & UNIVERSITIES/TYPES OF MAJORS/ TYPES OF DEGREES

Before beginning your search, familiarise yourself with the different types of colleges and universities and the types of majors (courses of study) and degrees offered. Because you are applying right out of secondary school, (in most cases) you will be seeking an undergraduate degree.

Types of Colleges/Universities

Private: Private colleges and universities are funded through tuition, fees, private gifts, corporate contributions and endowments. Particularly in the U.S., private schools are typically more expensive than publicly funded institutions but may provide better financial aid. Examples: Wellesley College, Emory University, Bowdoin College, Yale University

Public: Public colleges and universities are partially funded by tax dollars; typically they cost less than private schools. However, they may not provide as much financial aid. Examples: University College London, University of Toronto, McGill University, University of California Los Angeles (UCLA)

College/University Living Options

Commuter: A commuter is a college or university student who generally lives locally and drives or takes public transportation to campus every day. Commuter students are usually local residents, although any student who lives off campus may be considered a commuter. Commuter students are not bound to the same rules that govern campus residents. While commuting may seem like a less expensive option for college, keep in mind that some colleges take into account on-campus living expenses in determining financial aid.

Residential: A residential student is one who lives on a college campus, in a dormitory, college-run apartment building or other setting. By living on campus with other students, you will be part of a living/learning environment. NOTE: Students who live on campus statistically have higher GPAs and complete more college credits each semester than their off campus counterparts; students who live on campus are more likely to graduate on time, and get involved in campus activities, both extracurricular and academic.

Types of Majors/Courses of Study

Liberal Arts - A liberal arts education refers to studies in a college or university intended to provide a broad base of knowledge and develop intellectual capacities. A liberal arts education prepares students to work in a variety of jobs. Liberal arts majors are often described as majors that “teach you how to think.” Examples of liberal arts majors include: language, philosophy, mathematics, history, literature, psychology. This is different from other types of education where students develop professional or vocational skills for a specific job. **If you are undecided about what you want to study, it is best to pursue a liberal arts degree.**

Pre-Professional – Pre-Professional majors are majors that prepare students for one specific field. Because they are focused majors, there is typically less flexibility in picking courses. But for students who know what they want to study, a Pre-Professional major will provide them with the skills and training necessary to enter a particular career. Some Pre-Professional majors include: engineering, business, and nursing.

Types of College/University Degrees

Two-year undergraduate (Associate's Degree): These degrees are typically granted for two years of full-time college study.

Four-year undergraduate (Bachelor's Degree): Colleges and universities give these degrees for four (and in some cases three) years of full-time study. Some students pursue their Bachelor's degree after completing their Associate's Degree while some students directly pursue their Bachelor's degree after secondary school.

Graduate: A professional degree that a student obtains after completing a Bachelor's degree. Graduate degrees typically prepare students to enter a specific field with very specialised training. For example, a student intending to become a doctor must complete medical school to earn an MD. Some other kinds of graduate degrees include Master's Degrees and PhDs (Doctoral Degrees).

Choosing a Course/ Major

Depending on where you apply, the course you would like to take may be considered with your admission to the university. **If you are planning to enroll in a pre-professional programme such as nursing, medicine, business, engineering, you MUST know ahead of time** since you have to start the appropriate courses in your first year, regardless of which country you plan to go to.

Course Selection Internationally:

USA	CANADA	UK & AUSTRALIA
You usually have two years to decide what major/ course you would like to choose. Exploration of courses in different disciplines allows you to make a concrete choice.	You usually have 1 year to decide what major/course you would like to choose, but should have a general idea of what you want to study when you apply.	You must know when you apply which course you would like to choose and you have limited ability to change.

A NOTE ON SELECTING YOUR HL SUBJECTS AND YOUR UNIVERSITY COURSE OF STUDY:

Many universities, particularly in Canada and the UK, require certain IB scores on specific HL and SL subjects in order to be admitted into a course of study. Therefore, when determining which HL and SL subjects to pursue, it is critical that you do so with your university and career plans in mind.

For example, at University College London, the minimum requirements for admission to the Mechanical Engineering programme are: 38-39 IB points; a total of 18-19 points in three HL subjects including Mathematics and Physics at grade 6, with no score below 5.

REMEMBER: The HL subjects that you select and the grades that you earn in them will have a direct effect on whether you are admissible to a particular course of study. It is important to know early on in the process what programmes of study you can pursue, given the HL and SL subjects you select and the scores that you earn in them.

Choose a Course that:

- Aligns with your HL subjects
- You have all the pre-requisites for
- You are interested in studying for 4 years
- Will prepare you well for what you want to do in the future
- You might like, a course that aligns with your passions and interests.

How?

Most universities have fantastic websites. There is always an academics section where you can browse the programmes they offer.

Search Tips:

- Each course or department has a website- from there you will be able to find the SPECIFIC classes they are offering right now for your course; if the classes sound interesting to you, it may be a good fit! Record it in on your BridgeU account so you don't forget.
- You may also find helpful information about applying as a first year student. For example, courses may offer a scholarship for an incoming student. Try to gather as much information as possible so you can see if the course is right for you.

Online Career Resources/ Evaluations

Here are some other online career tools that can help you evaluate your strengths and weaknesses which can help you choose your major/course

BridgeU Strategy Advisor and Careers Tool

Use the Strategy Advisor function in the BridgeU online platform to articulate your interests, skills, and experiences, as well as determine additional steps to take in achieving your goals. Use the Careers Tool to explore career options, related careers and related courses of study.

Here are some other online options that you may find useful:

- www.myroad.com/
- www.careerkey.com/
- www.queendom.com/tests
- www.myersbriggs.org/
- www.focuscareer.com/
- www.assessment.com/
- www.colorwize.com/
- www.careerbuilder.com/
- www.careercornerstone.org/

CHOOSING UNIVERSITIES/COLLEGES TO APPLY TO

Choosing a college or university is an important step towards your future career. There are thousands of universities all over the world, and it is up to YOU to find which is the best FIT for you. Other factors may influence that decision, however the most important thing is to choose an institution where YOU are going to be the happiest and to be able to thrive academically.

Reputations

Every college has its own reputation. Basing decisions on reputation alone may prevent students from seeing the great opportunities lesser-known universities provide. Therefore, THINK OUTSIDE THE BOX and look beyond the big names to other schools, that have fantastic programmes that you may not know about. Have an open mind and investigate those schools that you may not be too familiar with.

Factors to Consider

- Location (Country and Region)
- Size of the Student Body (1,000 – up to 100,000!)
- Campus Type (Urban, Suburban or Rural)
- Academic Programmes
- Campus Life
- Cost (Scholarships, Meal Plans, Transport)
- Diversity
- Retention and Graduation Rates

i *Did you know?*
There are more than 17,000 universities and colleges in the world!

Reaches, Targets, and Safeties

It is important to be strategic in choosing which universities you apply to. When making your university list include schools that fit into each of these three categories: Reach, Target, Safety. In order to figure out what category a school falls into, you will have to do some research. Make sure to only apply to schools that you would actually want to attend. Finding a safety school that interests you might take a bit of time!

Type	Description
REACH	A “REACH” school is one that you dream of going to, but that might be a little out of your reach. Their average student might have predicted IB scores or SAT/ACT scores above yours OR it might just be an extremely selective school. Think Harvard, Yale, University of Toronto, McGill, etc.
TARGET	The majority of your schools should be in this section. A “TARGET” school is one that you really want to attend AND that fits academically. For example, your predicted IB scores and standardised test scores are the same as their average student.
SAFETY	A safety school is one that you can fall back on. Your grades/scores should be well above the school's average student and you should be fairly certain that you will be accepted.

FINDING THE RIGHT FIT

Things to consider when you are choosing where to apply :

- 1 Kinds of Colleges and Universities
 - a. What kind of degree do I want? Associates? Bachelors?
- 2 Location
 - a. What country do I want to be in?
 - b. How far away do I want to be from home?
 - i. Where do I have a support system?
 - ii. What are my financial limitations?
- 3 Campus Setting
 - a. Do I want to be in a city? What climates can I handle?
 - b. Do I want to live on campus and have a campus community?
 - c. Do I care about sports? Activism? Religious community?
 - d. What size school do I want?
 - i. Small (<2000)
 - ii. Medium (2000-15,000)
 - iii. Large (>15,000)
- 4 Cost
 - a. Do I know the actual* cost of the schools I'm looking at?
 - i. Don't shy away from "expensive" schools just because of the cost. In fact, some private non-profit schools in the U.S., while the most expensive, may also offer the most aid if you qualify.
 - b. Will I qualify for financial aid? Do they offer financial aid to international students?
 - c. Am I eligible for scholarships? (From the college, state, government, etc.)
- 5 Major/Area of Study
 - a. What are my interests? Are they offered?
 - i. Even if you don't know what you want to major in, pay attention to what the college offers. If you're mostly interested in humanities/social science, you probably shouldn't apply to a technical school!
- 6 Learning Environment
 - a. Do I prefer small classroom discussions or large lectures? Do I want to work closely with my professors? Do I want to be at a research university?
 - b. Would I benefit from going to a liberal arts college?
(<http://www.bustle.com/articles/76661-should-i-go-to-a-liberal-arts-college-here-are-10-signs-this-might-be-the>)

¹ See <https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/college-search-step-by-step>

TAKE A QUICK INVENTORY OF WHAT YOU ARE SEEKING:

- 1 Where would you like to attend university?
 - a. United States
 - b. Canada
 - c. United Kingdom
 - d. Australia
 - e. India
 - f. Kenya
 - g. Middle East
 - h. South Africa
 - i. Asia
 - j. Other
- 2 What general subject areas are you interested in?
 - a. Arts
 - b. Biological and Life Sciences
 - c. Business/Marketing/Economics
 - d. Education
 - e. Engineering
 - f. Health professions/ Medicine
 - g. Humanities (English, history, languages, etc.)
 - h. Law
 - i. Physical Sciences
 - j. Social Sciences (Psychology, anthropology, sociology, etc.)
 - k. Theology
 - l. Other _____
- 3 What types of activities would you like to get involved in at university?
 - a. Music groups
 - b. Dance groups
 - c. Athletics
 - d. Student Government
 - e. Volunteer Organisations
 - f. Model UN
 - g. Theatre
- 4 What average IB score for admitted applicants is best suited for you?
 - a. 28-32
 - b. 32-36
 - c. 36-40
 - d. 40-45
- 5 What kind of financial assistance will you need?
 - a. Need- based
 - b. Merit based (scholarships)
 - c. Athletic Scholarship
 - d. Work-study
- 6 List any other special resources you may need at a school that you are planning to choose (religious considerations, etc.):

i *Finding the right college takes hard work, time and dedication. Knowing your personal preferences will help you find the right match for you*

THE UNIVERSITY ADMISSIONS PROCESS: TIPS FOR ORGANISATION

Applying to university is a lengthy process; it requires individualised attention and cannot be done overnight. Therefore, plan ahead and get started on your applications as soon as possible. Additionally, applying to university is a two way street: you **MUST** take initiative to do your own research and be proactive in filling out your paperwork so you can meet all the necessary deadlines and, in return, you will help your university counsellors make your application process easier. As always, you are welcome to make an appointment with your university counsellor to discuss your options. Stay focused, be open-minded, and work hard. It will pay off!

Once you have narrowed your list, it is time to look at the admissions requirements of the schools in which you are interested. Before you get started, here are some helpful suggestions for organisation:

BridgeU:

- Log in to your BridgeU account frequently
- Once you complete your Profile Builder, BridgeU will generate a list of University Matches that you can research.
- If a university interests you, move it to your Shortlist. Then, in your Shortlist you can add notes on each university option that you research.
- Track and update your BridgeU account regularly

Password Page:

- Universities have many separate databases to complete your application and also to check your status after you've submitted your application
- Create a safe password page on your computer or in a notebook or on your mobile phone so you can keep them all straight; a sample is located in the back of this handbook

File Folders:

- Have a different file folder for each university you are applying to
- Keep the brochures/ prospectus guides of the universities you would like to apply to so that you can refer to them later
- Keep a copy of all of your paperwork

Overall Tips:

- 1 USE your BridgeU account
- 2 KNOW the deadlines for each school you are applying to – Create a spreadsheet to help!
- 3 RESEARCH your school's requirements
- 4 ASK if you have questions
- 5 PLAN ahead so you are not rushing at the last minute!
- 6 COMMUNICATE with the University Counselling office regularly in writing to ensure your applications are sorted by the deadline

A NOTE ON LISTING YOUR NAME:

It is important to make sure that you use the exact same name for all of your official documents. Your birth certificate, passport, school academic records (including Managebac account), SAT or ACT score reports, and IB Diploma should have your name listed in the exact same way. When you apply to university, schools receive multiple documents from multiple sources. The only way that they can make sure to put all of your credentials together is if your name matches exactly. Therefore, it is critical in your DPI year to review your official documents and make sure that all of your names are listed in the same way.

Another critical reason why all documents need to match is that when you go to apply for your student visa, you will need to present your credentials, including your admission letter from your university and your passport. It is very likely that your visa will be denied if the names on your documents do not match.

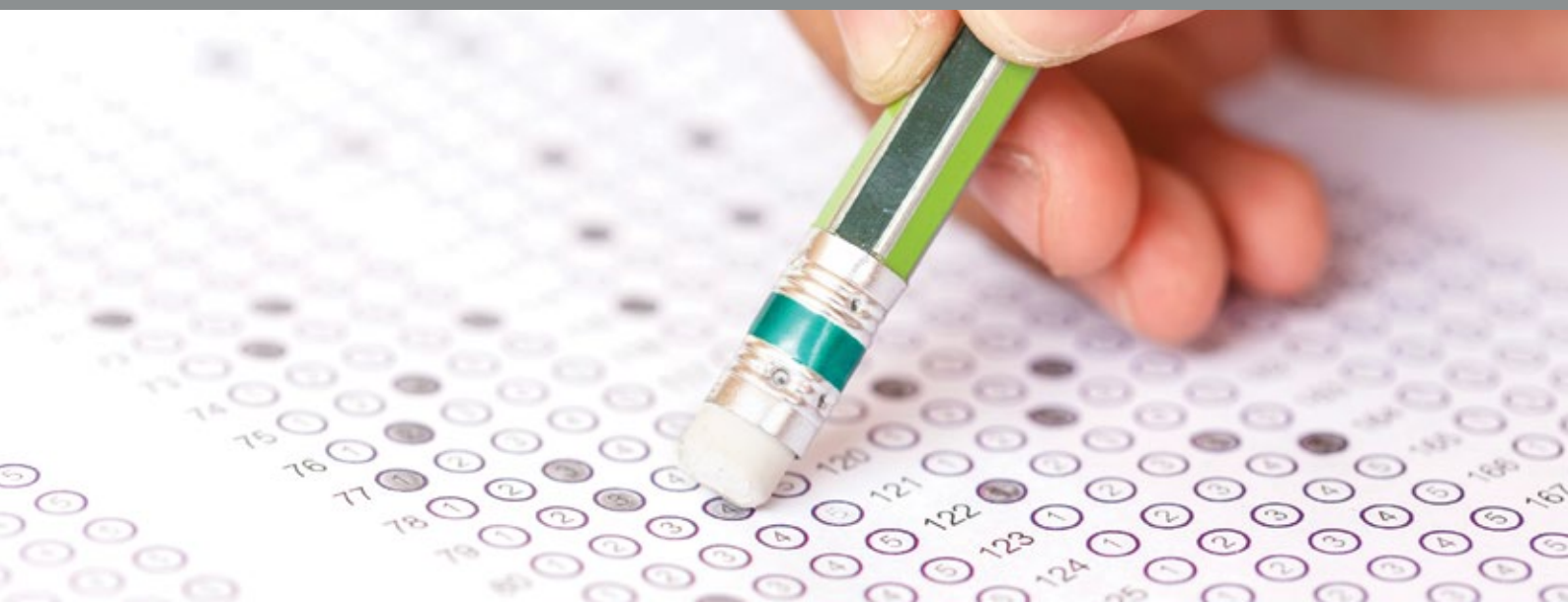
APPLICATION FEES

Many students do not realise that application fees can be expensive and quickly add up. It is important to budget early. Beyond application fees and fees for sending official score reports, you will also need to budget for visa fees.

	Application Fee	Student Visa Fee
UK	£18 for a single choice or £24 for multiple courses.	£348
US	Between \$50 and \$80 per university. In addition students need to send official SAT or ACT scores. The cost for sending SAT score reports is approx.. \$12 per report; for ACT it is approx.. \$13 per report. In some cases students may also need to send official TOEFL scores to universities. These score reports cost \$20 each.	\$160 USD
CANADA	Applying to up to three Ontario Universities costs \$156. After that it's \$50 per university added. Non-Ontario University application fees, such as for McGill or the University of British Columbia can range up to \$130 each.	\$110 USD (\$150 CAD)
AUSTRALIA	There is no set schedule of application fees	\$575 AUD

A NOTE ON PAYING APPLICATION FEES

Because most applications are online, students are often required to pay application fees by using a credit card. If your family does not yet have a credit card and is able to get one, it is important that you do so in advance of your application process. Unless a student is receiving very significant financial aid, the Academies are not responsible for paying application fees.

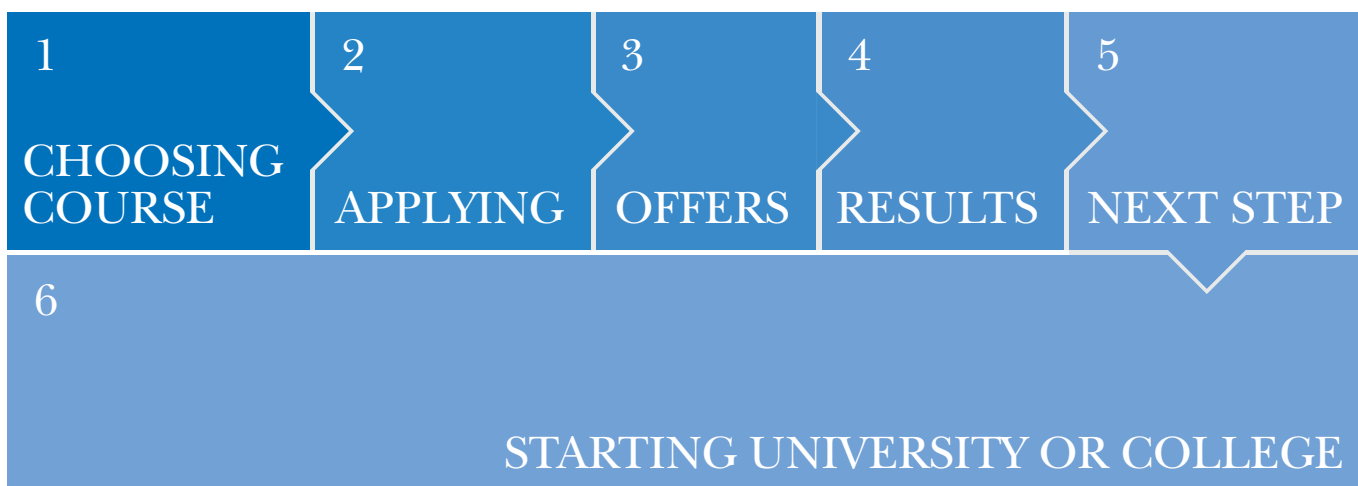


THE UK APPLICATION PROCESS



Universities in the UK conduct admission through ONE online system called **UCAS** (www.ucas.com).

There are 6 steps to the process:



Tariffs

Some UK universities use a point system in evaluating applications. A particular university may say it requires X amount of UCAS tariff points; it is referring to the points system as designated to the right. However, you may increase your tariff points by taking extra activities or exams:

IB Diploma Points	UCAS Tariff	IB Diploma Points	UCAS Tariff
45	720	34	479
44	698	33	457
43	676	32	435
42	654	31	413
41	632	30	392
40	611	29	370
39	589	28	348
38	567	27	326
37	545	26	304
36	523	25	282
35	501	24	260

Tips:

- 1 You must apply for a specific course when applying for an undergraduate degree and you must meet the point requirements indicated
- 2 The UK only allows students to apply to 5 universities, but you can choose different courses at each
- 3 You only fill out ONE application for all the UK universities you apply to
- 4 Only ONE recommendation letter is required for the UK application
- 5 Personal Statements are geared towards the qualifications you have that make you suitable for the course(s) you are applying for
- 6 The UK administers conditional offers- meaning they will accept you with certain expectations

UCAS application flowchart



UCAS

*If you miss these deadlines, we recommend you contact your chosen university or college to ask if you're allowed to apply late as some will accept applications up to 30 June. All applications submitted after 30 June are automatically entered into Clearing.

THE UK ADMISSIONS PROCESS

Exam	Purpose
UKCAT	The UK Clinical Aptitude Test (UKCAT) is used as part of the selection process by a number of UK medical and dental schools to help them choose from among the high level of applicants applying to their courses.
BMAT	The BioMedical Admissions Test (BMAT) is a subject-specific admissions test taken by applicants to certain medicine, veterinary medicine and related courses. The BMAT is owned and administered by Cambridge Assessment, one of the world's largest assessment agencies. It is responsible for producing and marking the test, and also facilitates a worldwide centre network at which candidates can sit the BMAT.
ELAT	The ELAT is a pre-interview admissions test for applicants to undergraduate courses in English at the University of Oxford. The test is designed to enable applicants to show their ability in the key skill of close reading, paying attention to such elements as the language, imagery, allusion, syntax, form and structure of the passages set for comment.
HAT	The History Aptitude Test (HAT) is a two-hour subject-specific admissions test, which is taken by applicants to the University of Oxford's undergraduate degree courses in History and its joint schools. Cambridge Assessment is working in partnership with the University of Oxford to administer the HAT.
PAT	The Physics Aptitude Test (PAT) is a two-hour subject-specific admissions test, which is taken by applicants to all University of Oxford Physics and Engineering undergraduate degree courses. Cambridge Assessment is working in partnership with the University of Oxford to administer the PAT.
STEP	STEP is a well-established Mathematics university admissions test, which is used to help to select very academically able students for courses which are usually oversubscribed. STEP was originally administered by OCR (Oxford, Cambridge and RSA Examinations). However STEP has been transferred from OCR to its parent Cambridge Assessment which has a specialist team that manages assessments relating specifically to university entrance.
TSA Cambridge	The University of Cambridge uses the TSA, a 90 minute multiple choice test consisting of 50 questions. The standard TSA measures an applicant's critical thinking and problem solving skills. A separate version of the test - containing only critical thinking questions - is used for admissions to Politics, Psychology & Sociology (PPS) by some Colleges.
TSA Oxford	The TSA (University of Oxford) is a pre-interview admissions test for applicants to undergraduate courses in PPE, E&M, EP, Geography, Psychology and Philosophy, Psychology and Linguistics, and Philosophy and Linguistics at the University of Oxford. Admissions decisions are complex because candidates come from a wide variety of subject backgrounds, and the study of these subjects requires a range of abilities. The Thinking Skills Assessment (TSA) will help tutors to assess whether candidates have the necessary skills and aptitudes.
TSA UCL	The TSA is a 90 minute multiple choice test consisting of 50 questions. These measure an applicant's critical thinking and problem solving skills.
LNAT	The LNAT is used by universities to assist their candidate selection process for their undergraduate law courses. The test helps universities to make fairer choices among the many highly-qualified applicants who want to join their undergraduate law programmes. It is used in collaboration with other admissions processes such as UCAS application and academic qualifications. The test is not designed to test a candidates' knowledge of law or any other subject but to demonstrate their aptitude for the skills required to study law.

THE US APPLICATION PROCESS



There are two ways students apply to US universities:

- 1 Common Application (www.commonapp.org)
- 2 Individual university's application- available online through the university's website

Information on Applying

- A. The common application allows students to apply to multiple US universities with one application.

It has several parts:

- The General Application which includes basic demographic information
- The School Specific Supplement which is an additional document provided by each university with more specific questions about why you would like to attend that specific school
- You must also submit a transcript up to two (2) teacher recommendation letters, and a counsellor recommendation (these can be requested and are submitted through BridgeU by your University Counsellor.)

- B. US Universities evaluate applications through a holistic review process. The following things are strongly considered when reviewing an applicant:

- Grades & Curriculum

Since we are on the IB system, universities will consider your IB points and overall performance in SL and HL subjects from grade 9 onward.

**** A NOTE ON GPA (Grade Point Average):** Many US universities list the average GPA of admitted students on a 4 point scale. For IB students, this number can be confusing. In order to determine a GPA, use the table below. Be aware that some universities weight HL courses more than SL courses in determining a student's GPA. While the table below may help you determine your GPA, colleges and universities are aware of the IB curriculum, including the 7 point grading scale and rigor of HL and SL courses.

IB points	7	6	6	5	5	5	4	4	3	2	1
Grade Equivalent	A+	A	A-	B+	B	B-	C+	C	C-	D	F
Percentage	97-100	94-96	90-93	87-89	84-86	80-83	77-79	74-76	70-73	60-69	59-0
4.0 Scale	4.3	4.0	3.7	3.3	3.0	2.7	2.3	2.0	1.7	1.3-0.7	0

- Standardised Testing Scores → SATs or ACTs
These scores are a requirement for admission to most US colleges/universities and having high scores will make you a competitive applicant
- Personal Statement
This is where your personality will be revealed. Your essay should be thoughtful, unique, and personal. Be creative and write something that reveals your personality
- Extracurricular Activities
US universities are looking for applicants who will make contributions to the campus community beyond the classroom. The depth and/or breadth of your activities provide a better picture of you as a whole.
- Recommendation Letters (2 from teachers, 1 from counsellor)
Your recommendation letters from your teachers further enhance your application. Carefully select teachers who know you well inside and outside of the classroom to write your recommendations. Get to know your university counsellor well to aid in this process.

APPLICATION OPTIONS FOR US UNIVERSITIES: EARLY DECISION, EARLY ACTION, AND REGULAR DECISION (ED/EA/RD)

** Note: Not all schools offer ED/EA and there may be a limit to how many you can apply to. Please research this for each school you are interested in.

Early Decision:

ED applications are due much earlier than regular decision applications—typically in November. Applying ED is a **BINDING** application, which means you **MUST** attend that university if you are admitted (there are some exceptions made for financial aid reasons). ED applicants will receive their admissions quite early, typically in December or January. You should only apply ED if you are 100% sure you want to attend the school—you will have to **WITHDRAW** all of your other applications if you choose to attend. You may want to wait for RD if you think your year 12 grades will improve your chances **OR** if you are really counting on financial aid. Since applying ED is binding, you won't be able to compare financial aid packages. For some schools ED admission rates are higher, but this is not the case for every school. Do your research.

Early Action:

EA applications are similar to ED, but are **NON-BINDING**. The same drawbacks apply with regards to grades from year 12. The great thing about EA is that you are allowed to keep your RD applications active and can wait until (in the US) May 1st to make your decision. Basically, applying EA just allows you to hear back early from a school.

Regular Decision:

RD applications are just that – regular! You will go through the normal application process. Keep in mind that there are hard admissions deadlines (i.e. “all RD applications are due January 15th”) and there are rolling admissions deadlines (i.e. they accept applications in waves and/or continuously accept them up until a certain date and will send out admission/rejection letters as they come).

STANDARDISED TESTING FOR US UNIVERSITIES:

You must take the ACT or the SAT to apply to most US universities; the most selective US universities also may require up to three SAT II Subject Tests. Don't know which test to take? Take practice tests online! In general, we recommend that you take the same test 2-3 times. Here are some key differences between the SAT and ACT²:

ACT	SAT
No formulas given	Provides math formulas
Includes science section	Free test prep/practice exams
49 Seconds per question	1 Minute 10 Seconds per question
Calculator always allowed	Calculator AND NO calculator math section
More geometry and wider range of material	Focus on algebra, very little geometry
Opinion/ideas based essay (40 min)	Textual analysis essay (50 min)
Reading for comprehension	Reading for analysis
Focus on grammar, style, structure	Focus on writing style and argument

You receive four free score reports every time you register for the SAT. We highly recommend that you take advantage of these reports, as additional reports are subject to a fee.

Also, using registration score reports ensures that the test scores are sent to universities as early as possible. Choosing your score recipients during the registration process ensures that universities have the most complete set of your information to review for admission as well as scholarship awards, course placement, or selection to a specific programme or major. In a recent survey, universities said that receiving score reports is important to them because it shows which students are interested in their schools.

For a full list of university codes refer to (<http://sat.collegeboard.org/register/sat-code-search>)

After Registration

You may also fill out the form online up to 9 days after you take the exam. If you wait after those 9 days, you will be charged extra to send the reports. Please remember that an additional week may be needed for the score recipients to process your scores once they receive them. There is a fee for sending score reports after registration.

** The College Board has partnered with Khan Academy to offer FREE SAT test prep. Register at this website to start studying: <https://www.khanacademy.org/>

² See <https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/college-search-step-by-step>

THE CANADIAN APPLICATION PROCESS



There are 2 ways to apply to Canadian Universities- these depend on which province the university is located in.

- 1 OUAC (Ontario University Application Centre www.ouac.on.ca)
OUAC serves as a universal application system for students to apply to schools in Ontario. Students only need to submit one application to apply for many Ontario universities. These include:
 - Ryerson University
 - University of Toronto
 - University of Waterloo
 - Wilfred Laurier University
 - University of Western Ontario
 - University of Ontario Institute of Technology (UOIT)
 - Ontario College of Art and Design (OCAD)
 - McMaster University
 - York University
- 2 For universities outside of Ontario, students must go to the individual universities' websites to apply or Apply BC. These include, but are not limited to:
 - University of British Columbia (both campuses)
 - University of Alberta
 - McGill University
 - Mt. Allison
 - University of Victoria
 - Simon Fraser University

Application Components

- Ontario University applications only require basic information initially. They do not require essays or recommendation letters at first.
- However, upon receiving this basic application, the university may require you to write additional essays, provide a portfolio, or submit recommendation letters.
- Canadian universities do NOT require the SAT, ACT, or any other standardised test scores

Application Timeline

- Students may start applying in November
- Applications are accepted (depending on the university) until May/June- but it is preferred for students to submit their applications by January 15th
- Decisions are rolling, meaning they come out when your application has been reviewed

CONCORDIA UNIVERSITY SCHOLARSHIP PROGRAMME



Background

In a number of joint initiatives between the Aga Khan Academies and Concordia University over the past seven (7) years, it has become apparent that both organizations have strongly aligned missions and values. This includes a commitment to pluralism, social justice, the enhancement of civil society, and a desire to increase access to high quality education.

Therefore, a partnership between Concordia University and the Aga Khan Academies was formed to promote opportunities for Academies graduates to obtain an exceptional post-secondary education, an education that is consistent with the standards, values, and principles of the Aga Khan Academies. Both parties seek to develop a cooperative relationship between Concordia University and educational institutions supported by the Aga Khan Development Network.

Concordia University is enriched by attracting high-potential international students who bring their talents, values, resources, and global experiences to its Montreal campus. Students at the Aga Khan Academies come from a wide range of backgrounds and are admitted based on their promise, good character and serious intent, regardless of their families' ability to pay. Given the core capabilities and high-quality education Academies graduates possess, they are attractive prospects for Concordia University.

What is the programme?

This programme awards 4 scholarships annually for Aga Khan Academies graduates to attend Concordia University to pursue an undergraduate degree. The scholarship covers full-time studies, to a maximum of four (4) years or five (5) years for students in co-op or engineering programs.

The Scholarship Programme is divided into two streams:

Stream 1: “The Tuition Waiver Program”:

Each year, Concordia will award a scholarship in the form of a waiver corresponding to the tuition fees payable for an undergraduate degree program to two (2) AKA highly-performing graduates.

Stream 2: “The Tuition Waiver and Bursary Program”:

Each year, Concordia will award a scholarship in the form of a waiver corresponding to the tuition fees payable for an undergraduate degree program as well as a bursary support covering living allowance in Montreal to two (2) AKA highly-performing graduates in financial need.

The scholarship programme will support a total of sixteen (16) AKA graduates admitted to Concordia over the 2020-21 to 2023-24 academic years as follows:

- For four (4) AKA students admitted in the 2020-21 academic year;
- For four (4) AKA students admitted in the 2021-22 academic year;
- For four (4) AKA students admitted in the 2022-23 academic year;
- For four (4) AKA students admitted in the 2023-24 academic year.

The purpose of the Scholarship Programme is to award students with capability and financial need this unique opportunity so as to enable their attendance and completion of an undergraduate degree programme at Concordia. There is not a fixed number of tuition waivers awarded to students from a particular Academy; the number of recipients from Mombasa and Hyderabad may fluctuate from year to year depending upon the applicant pool.

Who can apply?

Eligible students are current DP2s and prior year graduates who are completing a gap year. Students currently matriculated at a university are ineligible to apply.

To be eligible for **STREAM 1** (Tuition Only), students must demonstrate strong academic performance and some financial need. This scholarship is to be awarded to students who will be able to furnish their own non-academic expenses.

To be eligible for **STREAM 2** (Tuition + Living Expenses Bursary), students must demonstrate significant financial need; they must currently receive at least 50% financial aid at the Academies. Each applicant's financial background will be validated to ensure eligibility, and students and their families will be expected to confirm that their financial circumstances have not changed for the better since the last review of Financial Aid eligibility at the Academy. In addition, the Concordia University reserves the right to audit the financial need of scholarship recipients.

The **STREAM 2** Programme is also open to children of faculty and staff who, based on family income, would be eligible to receive greater than 50% financial aid at the Academies. The Programme is also open to students who have received financial aid from an outside source (non-family), as long as they can provide proof of financial need at greater than 50%.

Students interested in either STREAM 1 or STREAM 2 scholarship opportunities and who meet the above criteria must apply to Concordia University and be admitted. Only students who have gone through the application process and been admitted to Concordia University will be considered. The Academies' aim is to maximize access to universities for as many meritorious students needing financial support as possible.

To that end, we expect and will encourage students to apply for all scholarship programmes for which they qualify (such as the University of British Columbia's International Leader of Tomorrow) in Canada and elsewhere worldwide. The Concordia scholarship selection process is scheduled to take place after students will have learned about the outcomes of other competitive scholarship selection processes.

How to apply?

There is no separate application process. Any student who has applied and been admitted to Concordia University will automatically be considered for the scholarship programme.

If an admitted student is receiving at least 50% financial aid at the Academies (including children of faculty and staff, and those sponsored from outside entities), that student will also automatically be considered for the Stream 2 Scholarship.

The process to award these scholarships will take place in April after other major scholarships for which students apply have been determined; however, students need to apply to Concordia University now so that they are admitted in time for consideration. To do this, they should complete the application, which can be found at: <https://www.concordia.ca/admissions/apply-now.html>

How are recipients determined?

A panel of representatives from the Academies Unit will meet in April to select tuition waiver recipients. The panel will review each eligible student's university application materials along with his or her financial need, academic performance, leadership and service. The same application materials that the student used to apply for admission will be used to determine tuition waiver recipients; students need not submit additional materials.

Timeline:

February 1 –The latest date by which students must submit an application to Concordia University order to be considered for this opportunity. Please note that admission offers are made at different times throughout the processing cycle, depending on the university and program. Once an application file is complete, the University will attempt to render a decision as soon as is practical. The University will communicate offers of admission, including terms of any conditional offers and appropriate response instructions, directly to candidates.

In the event a student is required to make a deposit to hold his or her place prior to the determination of scholarships, he or she should speak with the university counsellor who can communicate with Concordia directly about the deposit.

March 15 – By this date, university counsellors on each campus will meet with the members of financial aid committee to validate that Stream 2 candidates meet minimum financial eligibility requirements.

April - The scholarship committee will convene to make final decisions. Those decisions will then be shared with students and families.

THE AUSTRALIAN APPLICATION PROCESS



There are three ways to apply to Australian higher education institutions.

Direct application: Students from outside of Australia can apply directly to an institution, following that institution's application procedures. In this case, students must fill out separate applications for each course and institution to which they are applying.

Education Agents: Students can also apply through a licensed Australian education agent. There are various agents in Australia, and each institution might be partnered with one or several of these agents. Institutions typically list which agent(s) they partner with on their websites. Agents help students put together their applications and supporting documents and send the application materials to the institution(s). Students might choose to work with agents if they need help with the admissions process, obtaining student visas or preparing to study in Australia. IDP Education is one of the largest agent organizations and is co-owned by 38 Australian universities.

Tertiary Admissions Centres: Finally, there are offices called Tertiary Admissions Centres (TAC) that process applications to a number of institutions within a particular state or group of states. Check the individual TAC sites to see which institutions they cover. TACs provide students with relevant application information, as well as facilitate the application and offer processes. Some institutions might not accept a TAC's international application process, so international students should check whether the course they are interested in encourages direct application from international students.

Choosing an area of study

To study at an Australian university, students typically apply to specific courses within a university. A course is a particular area of study, such as psychology or biology, and most classes a student takes will be related to this course. Thus, it is important that applicants are clear about what they would like to study at the time of their university application.

Information for IB Students

The IB diploma is recognised by all major tertiary institutions in Australia. Some universities offer advanced placement, credit and bonus schemes for Diploma Programme (DP) students. Most Australian higher education institutions accept IB diploma results as an equivalent to an Australian Year 12 qualification, and students' IB results will be used as a ranking system.

Anticipated, predicted and final IB scores

Due to the application timeline, offers may be made based on anticipated IB scores submitted directly by the student's school to the university or by predicted IB scores the student's school submits to the IB and the IB in turn reports to the university. To confirm an offer, final IB results may need to be submitted either to the TAC or directly to the institution.

Receiving and Accepting Offers

After applying students might receive offers from the university directly or through a TAC, depending on how they applied. Offers can be unconditional, meaning the student has been accepted to study at the institution. Conditional offers are contingent upon the student fulfilling certain conditions, such as a minimum number of points for IB diploma results and a minimum score on specific IB subjects. A university might choose to decline an application rather than giving an offer.

Once final IB results have been sent to the institution and the requirements of conditional offers are met, students must respond to the offers and pay the required fees by the set deadline. At this point, students are officially enrolled in a course and on track to begin study at the institution. There are several deadlines and fees throughout this process, so it is important for students to be aware of important dates and communications with the institution or TAC.

Where do students apply?

Over 85% of international transcripts have been sent to just 10 universities. All 10 are ranked in the top 300 universities by the QS World University Ranking, and seven are in the top 100.

University	Undergraduate enrolment	Global Ranking	Average DP Score
Australian National University	8000	19	34
Macquarie University	22000	229	29
Monash University	40000	67	32
Royal Melbourne Inst. of Tech	23000	273	30
University of Adelaide	16000	113	31
University of Melbourne	22000	42	35
UNSW Australia	28000	46	34
University of Queensland	35000	46	32
University of Sydney	28000	45	34
University of Western Australia	16000	98	34

THE EUROPEAN APPLICATION PROCESS



Students wanting to study in English will typically consider English-speaking study destinations like the UK, the US, Canada, and Australia. However, many of the options in these popular locations can be expensive, particularly for international students. For students concerned about costs, or who would like to consider alternative options for other reasons, many nations in Europe offer a range of English-language programs, even in countries where English is not the local language. Until recently, English-taught courses in non-English speaking countries were rare, particularly at the bachelor's level, but there has recently been a dramatic increase in the number of English-taught bachelor's degrees available.

NOTE: While studying in Europe can often be very affordable, there are additional costs to consider. Tuition fees at public universities are generally low, but students must make sure to account for the cost of living, which includes housing, meals, transportation, and other expenses.

NOTE: There are multiple ways to apply to universities in Europe. Application procedures may vary by country, institution and type of programme. It is critical to conduct significant research on European options, including being knowledgeable about requirements, costs, deadlines, and application processes.

Below is a sampling of different European nationalities and what to expect in terms of applying as an international student.

Germany

Around 70% of Germany's population speaks English, and German universities offer some undergraduate level, English-taught courses. There are no tuition fees for most undergraduate degrees at public universities in Germany. Private universities in Germany will charge tuition fees, but these are often still less than the international average. In order to find out more about studying in Germany in English and the costs of studying in Germany, the official website offers a searchable database of programs:

<https://www.study-in.de/en/>

The Netherlands

Approximately 90% of Dutch residents are English speakers. There's also an increasing array of English-taught courses in Holland. For example, most of the programs at Maastricht University (undergraduate and postgraduate) are taught in English. In fact, it was one of the earlier international universities to adopt an English-dominant curriculum. Almost half of students at Maastricht are international students, which creates a vibrant multicultural environment.

Although tuition is not free in the Netherlands, fees are much less than the average for English-speaking countries. Non-EU can expect to pay at least €8,000 (~US\$9,400) per year, depending on subject. The government agency Study in Holland offers a searchable database of available courses:

<https://www.studyfinder.nl/>

Austria

Teaching in Austria is mostly conducted in German, but there are some programs available in English. This is another country with a high percentage (73%) of English speakers. Students from non-EU countries can expect to pay €726.72 (~US\$855) per semester. The Studienwahl website has a search tool to help students find a course taught partially or fully in English:

<https://www.studienwahl.at/en>

Sweden

Nearly 100 international bachelor's programmes are taught in English in Sweden. University is free for Swedish citizens and citizens of EU countries. However, non-EU students pay fees. These are set by each university; students can expect to pay somewhere between SEK80,000 and SEK190,000 (around US\$9,830-23,350) per year depending on subject and degree level. The official website offers more information:

<https://studyinsweden.se/>

Finland

Finland is another destination worth considering to study abroad in English. Finnish institutions provide over 400 courses in English, and there are no tuition fees for EU students. Non-EU students pay tuition fees of approximately €5,000-20,000 (~US\$5,900-23,550) per year. Again, there are many English language speakers among the nationals of this country (70%). English language courses are more common at universities of applied sciences and polytechnics, and only a small number of English-taught courses at bachelor's degree level are available at general universities. A database of English courses can be found on the following website:

<https://studyinfo.fi/wp2/en/>

Norway

The only Nordic country continuing to offer free tuition to all students (regardless of nationality), Norway offers a good range of English-taught programs, mainly at master's level, and the vast majority of residents know English. At the University of Oslo (the country's highest ranked university) there are a wide range of English-taught programs at all study levels. Students will still need to pay a student welfare organization fee each semester, which is typically no more than NOK600 (~US\$75).

<https://www.studyinnorway.no/study-in-norway>

Denmark

Although most teaching in universities in Denmark is conducted in Danish, there are internationally recognized programs taught in English, and 86% of the country's residents can speak English. You can find study programs in English via the study in Europe website. Students from outside the EU/EEA, will be required to pay fees, which on average cost €6,000-16,000 per year (US\$7,070-18,850).

<http://studyindenmark.dk/>

Greece

Around half of Greece's citizens can speak English. While teaching at universities is mainly in Greek, specialized study programs are also available in English at both undergraduate and postgraduate level. Students from non-EU countries will pay around €1,500 (~US\$1,770) per year, often including course textbooks.

<http://www.studyingreece.gr/>

To help you plan your budget and make wise decisions on where to study and which country provides the best tuition according to your budget, below is chart of the tuition fees of the countries compiled by the website:

www.study.eu.org

Use the data in the table below to compare tuition fees between public European universities and colleges.

Country	Tuition fees for International Students (Estimates)
Austria	Non-EU students pay EUR 726.72 per semester and non-degree seeking students have to pay a tuition fee of EUR 363.36 per semester
Belgium	Non-EU students have to pay full tuition fees, starting at approximately EUR 610 per year; If the language of instruction is not Dutch, students may pay higher fees.
Cyprus	Non-EU students have to pay full tuition fees, starting at approximately EUR 305 per year
Finland	If the language of instruction is not Finnish or Swedish, non-EU students may be charged tuition fees
Germany	Studying in Germany is tuition free. Non-EU students may be charged tuition fee if the language of study is not German
Hungary	Tuition fees vary depending on the school and study program. Usually, non-EU students have to pay a tuition fee of approximately EUR 1000 per semester
The Netherlands	Non-EU students have to pay full tuition and registration fees
Norway	Public universities and colleges in Norway have no tuition fees. Study in tuition-free for all students.
Poland	Non-EU students have to pay full tuition fees, starting at approximately EUR 1900 per year
Romania	Non-EU students have to pay full tuition fees, starting at approximately EUR 1200 per year
Sweden	Non-EU students have to pay full tuition fees, starting at approximately EUR 9700 per year
Ukraine	Non-EU students have to pay full tuition fees, starting at approximately EUR 900 per year

THE ASIAN APPLICATION PROCESS

Many students seeking a university course taught in English will initially pursue higher education in typical English-speaking countries – the UK, the US, Canada, Australia. Many of these popular English-speaking study destinations gravitate towards the expensive side though, particularly for international students. If you're concerned about costs, or simply like the idea of studying somewhere different, read on for a selection of alternative destinations where you can study abroad in English and maybe save some money at the same time. In fact, many nations in Asia offer a range of English-language programs, even in countries where English is not the official language.

NOTE: There are multiple ways to apply to universities in Asia. Application procedures may vary by country, institution and type of programme. It is critical to conduct significant research on different options, including being knowledgeable about requirements, costs, deadlines, and application processes.

Below is a sampling of different Asian nationalities and what to expect in terms of applying as an international student.

Hong Kong

Hong Kong, located to the southeast of the Mainland of China, is an international city where both English and Chinese are official languages. The city was a British colony from 1842 to 1997; then China assumed sovereignty of Hong Kong. One of the world's leading international financial centres, Hong Kong mixes eastern and western cultures, with English widely used in both daily life and higher education – almost all university-level teaching is conducted in English. The city itself is a vibrant cosmopolitan melting pot that offers a unique setting for university studies.

In Hong Kong, there are 21 local degree-awarding institutions (9 publicly-funded and 12 privately-funded ones), and undergraduate degree programmes last four years.

As an international student, your tuition fee of studying in Hong Kong varies according to your level of study and your choice of programme. Of course, other than tuition fee, you need to allow for other expenses during your study, for example, course materials, examination fee, and graduation fee, etc. Normal ranges of study-related expenses are as follows –

Item	Amount (HK\$/US\$) (per year)	
Tuition Fee (for non-local students)	HK\$90,000 - HK\$265,000	US\$11,500 – US\$34,000
Accommodation		
- Hostel	HK\$15,000 – HK\$45,000	US\$1,900 – US\$5,800
- Rental for flat (with one bedroom)	HK\$96,000 – HK\$180,000	US\$12,600 – US\$23,000
Living expenses	Approx. HK\$50,000	Approx. US\$6,400
Miscellaneous	Approx. HK\$15,000	Approx. US\$1,900

International students are welcome to apply for the following scholarships and awards offered by the Hong Kong government -

- **The Hong Kong Special Administrative Region Government Scholarship** recognises the achievements of outstanding local and non-local students studying in the eight University Grants Committee-funded universities, the Hong Kong Academy for Performing Arts, and the Vocational Training Council. The scholarship is HK\$80,000 (approximately US\$10,300) per year for non-local students. Additionally, up to ten scholarships are offered to first-year non-local full-time students from ASEAN countries, India and Korea, who are enrolled in publicly-funded degree programmes in Hong Kong. The scholarship covers the full tuition fee of the awardees.
- **The Self-financing Post-secondary Education Fund** provides scholarships to outstanding local and non-local students pursuing full-time locally-accredited private sub-degree or bachelor's degree programmes. The scholarship is HK\$80,000 (approximately US\$10,300) per year for non-local recipients of Outstanding Performance Scholarship.

In order to find out more about studying in Hong Kong and the costs of different programmes, refer to the official website that offers comprehensive information:

<https://www.studyinhongkong.edu.hk/en/>

Singapore

A vibrant and multicultural city state, Singapore includes some of the most prestigious universities in the world, with Nanyang Technological University (NTU) and Singapore National University both ranked among the top 15 in the QS World University Rankings. If you want to study in English in Singapore, the good news is that English is one of its official languages, with around 80% of the population fluent, and it's also the official language of instruction at universities. However, costs in Singapore are relatively high – you can expect to pay around US\$10,000 per year for tuition fees, and the high standard of living is matched by high living costs.

To learn more about educational options in Singapore, the Ministry of Education offers a comprehensive website:

<https://www.moe.gov.sg/education/post-secondary/>

Malaysia

Malaysia is quickly becoming a popular study destination for international students, and has recently invested heavily in the higher education sector, for example by welcoming international branch campuses, which are run by universities based in other countries. Existing branch campuses include those operated by the UK's University of Nottingham and Australia's Monash University. However, the country's own universities also offer many rigorous programmes in a great range of academic disciplines.

English is the language of instruction at private colleges and some government universities, and is also commonly used among Malaysians. One of many reasons why international students choose Malaysia is because of its cost-effective, high quality tertiary education. The cost of living for international students in Malaysia is as low as US\$5,000 per year. For more information on studying in Malaysia, visit the official website:

www.studymalaysia.com

Taiwan

Another country with a growing number of international students choosing to study in English is Taiwan, in which the language is widely spoken and understood. Keen to attract international students, universities in Taiwan are increasing the number of degree courses taught partly or entirely in English. There are currently 41 universities offering 121 English language programs, which you can search for via the Study in Taiwan website. The country's highest-ranked university, National Taiwan University (ranked joint 76th in the world), has tuition fees starting at US\$3,300.

The following website includes more information, including a comprehensive listing of programmes:
www.studyintaiwan.org

Japan

The Japanese government is looking to increase the number of international students pursuing higher education in Japan and has begun creating initiatives to make that goal a reality. Japan is offering increasingly more undergraduate programmes taught in English, as well as additional support services for international students. In Japan, typical undergraduate programmes will last four years. However, the cost of attendance can still be prohibitively expensive. Public universities may cost around \$9000 USD per year, while private institutions will cost significantly more. To attract strong students, the government has made many scholarships available. Also, living expenses in Japan can be very high, particularly in urban areas.

More information can be found on these official websites:

<https://www.studyjapan.go.jp/en>

<https://tgu.mext.go.jp/en/>

THE APPLICATION PROCESS IN SOUTH AFRICA



Higher education in South Africa generally consists of two kinds of universities: comprehensive universities, such as University of Pretoria and University of Cape Town, and Universities of Technology, which focus on more specialized technical programmes, such as Durban University of Technology.

South Africa currently offers 23 public higher education options: 11 traditional universities offering theoretically oriented degrees; six universities of technology offering vocational oriented diplomas and degrees; and six comprehensive universities which offer both.

According to the QS World Rankings, the top five Universities in SA for Undergraduate studies are:

- University of Cape Town
- University of Witwatersrand
- Stellenbosch University
- University of Johannesburg
- University of Pretoria

If you study in South Africa, it will usually take three years of full-time study to complete a bachelor's degree but some programmes, such as engineering, architecture and medicine, will be longer. The academic year operates on a Southern Hemisphere system, and is split into two semesters, the first from early February to early June, and the second from mid-July to late November.

Applications for entry are handled by the university to which you are applying. Each university has minimum entry requirements, and the IB is widely recognised by South African universities. Applications typically open in March-May, and the application closing dates (deadlines) vary significantly by university and programme of study. However, it is best to submit applications early, as programs can fill.

Admission requirements will vary depending on the university and the course you're applying for. For specific details of the admission requirements for a particular course, visit the university website; if still unsure, contact the university directly to check your eligibility.

Tuition fees in South Africa

Tuition fees at universities in South Africa vary widely depending on the university, study level and subject of study. You may also find fees are charged per course module, varying slightly depending on the specific classes you take.

If you're a student from a Southern Africa Development Community (SADC) member country (listed below) you'll be eligible to pay the same tuition fees as South African students, rather than the international fee level.

SADC MEMBERS: Angola, Botswana, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Tanzania, Zambia, Zimbabwe

On an average, the tuition fee might vary from 14000 Rand to 34000 Rand (approx. Rs 80,000 – 1,95000) per year.

To give a rough idea of price ranges, at Witwatersrand, tuition fees ranged from R94,700 up to R177,770 (\$6,382–\$11,980) for clinical courses. At Cape Town, international students pay a minimum (R70,000/\$4,717) of the standard course fee plus an international student fee of R35,000 (\$2,358) a year (total minimum R110,000/\$7,413). In addition, Witwatersrand, for example, recommends that students budget for an additional R6,000 (\$404) for books.

Living Costs in South Africa

Living costs are relatively inexpensive, especially when compared to countries such as the US, the UK or Canada. On average, you'll need around R102,000 (~US\$7,300) a year to cover accommodation, food, travel and other expenses.

Many students will live in university residences with an all-in catering option so additional costs are for social activities.

Working while studying

If you are on a student permit you are allowed to do part-time work that does not take up more than 20 hours of any week.

Scholarships

Many South African universities offer their own scholarships and bursaries for international students at various levels of study, based on academic merit and/or financial need. Details will usually be listed on the university website. Incoming students may be automatically considered or may need to submit a separate application.

FINANCIAL AID & SCHOLARSHIPS FOR INTERNATIONAL STUDENTS

First of all, every school will have a different FA policy, especially regarding international students. You **MUST** do your research. Don't assume that if a school says it is "needs blind" that this applies to you --- check for specific information on international student admissions. Generally there are two types of financial aid: need-based and merit-based. When you are awarded **need-based financial aid**, the university or scholarship committee looks at your family's financial circumstances to determine your eligibility for aid. When you are awarded **merit-based aid**, the university or scholarship committee considers your academics, special talents, or other appealing characteristics and offers you scholarship to entice you to attend their particular school. Some scholarships are both need-based and merit-based.

Key Terms:

Expected Family Contribution (EFC): This is the amount that a university expects a family to pay towards the cost of education. The university determines a family's EFC by evaluating a family's income, assets, and other relevant information. Generally speaking, an EFC is the amount that a family can be reasonably expected to pay for the cost of education, given the family's financial profile.

Need Aware Admissions: The school will take into account your financial situation when evaluating your application.

Need Blind Admissions: The school will, supposedly, not take into account your financial need when admitting you.

Meets 100% of Demonstrated Financial Need: If you are admitted, the college or university will help you get to their school. However, keep in mind that the amount of aid they offer you is what they think meets your needs, not how much you request. Most of the schools that do this are private institutions.

Grants: Also called gift aid, grants do not have to be repaid and you do not need to work to earn them. Grant aid usually comes from governments or individual colleges. At US schools, non-US citizens are not eligible for US federal or state grants, but still may receive grants from the university.

Scholarships: Like grants, scholarships are basically free money. Scholarships can be given by schools, organisations, people, governments, businesses, etc. AND, scholarships can be for ANYTHING; they don't have to be based on financial need. For example, there might be a scholarship for "Students from Sub-Saharan Africa" or "First generation students from Bangladesh." Check what scholarships the school offers (i.e. "President's Scholarship" or "Merit Scholarship") and do an online search for other scholarships for people like you. Students may have to submit an extra application in order to be considered for scholarships at universities. Some scholarships require that the student be nominated by the school as a candidate, while others are open for all students to apply to.

Loans: Loans are a last resort, but a reality for most college students. The majority of college students, particularly in the US, end up with loans --- that is just the way it is. Even if you receive financial aid, you may need to borrow money. College loans allow you to borrow money and then pay it back gradually after your graduate.

Work Study or On Campus Jobs: Every school will have a different policy regarding work for international students, but most campuses DO offer opportunities. However, working may be limited to ON-CAMPUS jobs. For example, international students at Bowdoin College (just like domestic students) can work at jobs in the library or bookstore. Since students will be making minimum wage or more, this is a great way to cover living expenses. Also, when a student is offered “Work Study” as part of a financial aid package in the U.S., that amount is what a student is expected to earn over the course of the year. Being offered “Work Study” on a financial package does not mean that you are guaranteed a job; rather, you must find a job and work regularly at an hourly wage. Also, in the US, work study earnings are not applied directly to your tuition and fees. Students who are awarded work study receive the funds in a paycheck as they earn them, based on hours worked, just like a normal job. These earnings are generally meant to help with the day to day expenses that students have and are not meant to cover large costs like tuition and housing.

Financial Aid Gap: When a university does not provide enough financial aid for the student to attend, there is a gap. Many students seek outside funding to try to fill this gap. However, outside funding for international students is very rare and is often awarded only in small amounts.

FORMS AND DOCUMENTATION REQUIRED FOR FINANCIAL AID:

In order to determine your eligibility for need-based financial aid, universities request information about your family's finances such as tax information, as well as other documentation of your family's income and assets.

CSS Profile and ISFAA:

In the US, the CSS Profile form is often used by private colleges and universities to evaluate how much a student will need in financial aid. The ISFAA is another form that is sometimes used and serves a similar purpose. Both applications, distributed by the College Board, allow students to apply for financial aid. The CSS Profile is much more detailed than the ISFAA. While ISFAA can be filled out offline and later sent to colleges or universities via email, the CSS Profile needs to be filled out online. Each CSS Profile costs a fee, varying from year to year, but ISFAA is free of cost. It is important to check the financial aid website of each college or university you are applying to, in order to determine the process, forms, and documents required to complete your application for aid.

Required Documentation: To apply for need-based financial aid, you must submit verification of family income and assets, such as:

- Income tax statements
- Salary statements/slips and bank statements
- Annual tax and other mandatory deductions from salary
- Savings, mutual funds, and stocks related summaries
- Income statements of businesses owned, part holding in companies
- Bills (estimate of annual food, utility, medical bills)
- Estimate of costs spent on education of student and siblings
- Estimate of any scholarships or earnings of the student
- Parents who do not file a tax return should submit documentation of their income, such as a letter from an employer

The CSS Profile Form:

If you are applying for financial aid at private U.S. universities, you will likely have to complete the CSS Profile form including a certification of finances form. You can fill out the CSS Profile by signing up on the College Board website, which includes detailed instructions. When you sign up choose the year that is relevant to the first year of your university studies.

- Students register for the CSS Profile service online and indicate the colleges to which they will apply.
- Based on registration information and college choices, each student receives a personalised CSS Profile application online.
- Once submitted, the application is processed by the College Board and an electronic data file containing the student application data is sent to each college.
- College or university financial aid offices may still request that you send individual copies of tax documents or income verification so it is critical that you follow all the steps outlined by each college/university.
- Many universities that use the CSS Profile will also request non-custodial parent information if your biological parents are divorced or never married. Talk to your university counsellor if obtaining this information will pose a problem. In some cases your counsellor can write a letter to waive this information.

IDOC

Many schools requiring the CSS Profile will want you to submit documentation using IDOC, the College Board's document imaging service that is used to collect and process these supplemental materials. IDOC gathers tax and other documents and then sends the images electronically to colleges and universities. Schools then use the data, along with the information reported on the financial aid applications, to determine each student's eligibility for financial aid.

Students who need to submit documents to IDOC will receive an email with a link to the IDOC site from the College Board. Many will also be notified of the requirement on their Profile Acknowledgment. Students will need to sign in to the IDOC website and then fill in the requested information and upload the required tax forms in JPEG, TIFF or PDF format. They may also opt to print a cover sheet and submit documents via courier. Students may be asked questions about their household members and may be required to complete school-specific financial aid forms. The IDOC website notifies students of the specific documents required, the status of documents already submitted, and all deadlines.



INTERNATIONAL STUDENT CERTIFICATION OF FINANCES 2019-20

The purpose of the *Certification of Finances* is to help colleges and universities obtain complete and accurate information about the funds available to international applicants who want to study in the United States. Strict government regulations, rising education costs, and economic conditions have made verifying the financial resources of international applicants essential. Institutions do not have the option of deciding whether to verify the financial resources of their international applicants; financial verification must be made prior to institutional issuance of a Certificate of Eligibility (Form I-20 or DS-2019).

This form is designed to standardize financial information provided by applicants to colleges, universities, and U.S. consuls. By completing this form and returning it to the college or university requiring it, an applicant, if admitted, may obtain that college's authorization and issuance of a Certificate of Eligibility (Form I-20 or DS-2019). If parents and/or sponsors are unable to obtain a bank official's verification, it is recommended that institutions forward a copy of the International Student Financial Aid Application to the family for completion. The institution should attach a copy of this certification to the Certificate of Eligibility. U.S. consuls scrutinize the statements of financial resources given by nonimmigrant visa applicants. This certification will help such officials make their decisions and expedite visa issuance.

Return directly to the college providing or requesting this statement.

The space below is for optional use by issuing institutions for listing student's expected annual budget.

1. Your Name

Mr. Ms. Mrs. Miss

Family (surname)

Given (first)

Middle

4. Date of Birth

Month Day Year

2. Permanent Address

3. Mailing Address (if different from above)

5. Place of Birth (country)

6. Country of Citizenship

7. Expected Visa Type

F-1 G-2

F-2 G-3

J-1 G-4

J-2 H

G-1 Other (specify) _____

8. Enter the expected amount of annual support from the sources listed below. Enter amounts in U.S. dollars. Please PRINT all entries. Use an additional sheet of paper for explanations, if necessary.

Student's Sources of Funds	Assured Support		Projected Support	
	2019-20	2020-21	2021-22	2022-23
8a. Personal or Family Savings				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Name of Bank				

Signature of Bank Official _____ Date _____
 Title _____
 Name of Bank _____
 Address of Bank _____

Official Certification of Sources of Funds and Amounts
 This is to certify that I have read the information furnished by the applicant on this form, that it is a true and accurate statement, and that the funds are available and will be provided as indicated.

8b. Parents (Money available from sources other than savings.)				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Parent's Name				
Relationship _____				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Parent's Name				
Relationship _____				

Please describe the source:

Signature of Parent _____ Date _____
 Address _____

Official Certification of Sources of Funds and Amounts
 This is to certify that I have read the information furnished by the applicant on this form, that it is a true and accurate statement, and that the funds are available and will be provided as indicated.

8c. Sponsors (Money available from sources other than parents.)				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Sponsor's Name				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Sponsor's Name				

Please describe the source:

Signature of Sponsor _____ Date _____
 Address _____
 Relationship of Sponsor to Student _____

Official Certification of Sources of Funds and Amounts
 This is to certify that I have read the information furnished by the applicant on this form, that it is a true and accurate statement, and that the funds are available and will be provided as indicated.

8d. Your Government				
<input type="text"/>	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Name of Agency				
Enclose a signed copy of your letter of award with this form.				

TOTAL	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
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9. What is the present exchange rate of your country's currency to the U.S. dollar?
(for example, 3,100 pesos = \$1)

_____ = \$1

10. Does your government currently impose restrictions on exchange and release of funds for study in the U.S.?

Yes No

If YES, describe restrictions.

11. Do you have a source for emergency funds once you arrive in the U.S.?

Yes No

If YES, name source.

Amount available in U.S. dollars \$ _____ .00

12. How will you pay for your transportation to the U.S.?

13. What is the total amount of money you expect to have when you arrive at this institution?

\$ _____ .00

14. Do you plan to remain in the U.S. during the summer?

Yes No

15. If remaining in the U.S., do you plan to attend summer school?

Yes No

16. What are the sources and amounts of support available to you during the summer?

Sources	Amount
_____	U.S. \$ _____ .00
_____	U.S. \$ _____ .00
_____	U.S. \$ _____ .00
_____	U.S. \$ _____ .00

17. A CERTIFICATE OF ELIGIBILITY (Form I-20 or DS-2019) will not be authorized until this form is completed and returned to the institution to which you are applying. The institution will attach a copy of this form to your CERTIFICATE OF ELIGIBILITY. Both the form and certificate must be shown to the U.S. consul to obtain a visa.

Signature of Student _____

I certify that the information on this form is true, correct, and complete. I understand that any misrepresentation may be cause for refusing or revoking admission.

Date
Day Month Year

This is to certify that I have reviewed the declaration and attached documents, if appropriate, and approve issuance of a Certificate of Eligibility.

FOR OFFICE USE ONLY
SIGNATURE OF COLLEGE OFFICIAL _____ TITLE _____
NAME OF INSTITUTION _____
ADDRESS _____ DATE _____

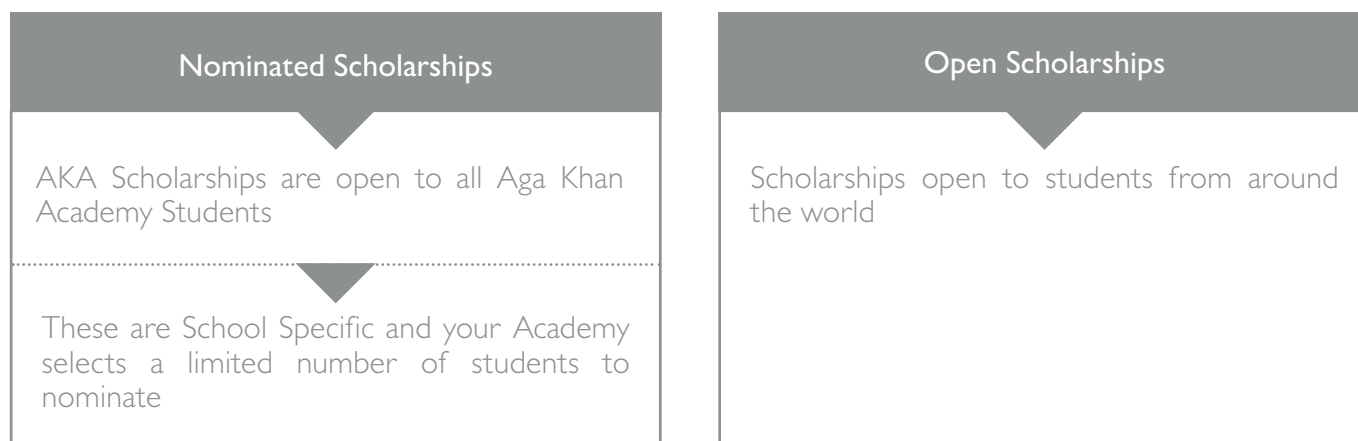
HOW CAN I GET A SCHOLARSHIP?

There are certain merit-based scholarships that require internal nominations from your particular Academy. Each campus has its own internal process for these scholarships, but in order to be considered, it is critical to follow the dates and deadlines that your university counsellors share with you. Some of these nominations require that you write an essay, or provide other supporting materials. In order for your university counsellors to put your name forth for any of the scholarships that require nominations, you must submit your materials to the university counselling office with the required documents by the deadline. For internally-nominated scholarships, a committee of administrators including the University Counsellors will discuss the candidates and select the nominees. From there the Academy will send your names forth to the university as the Academy's selected nominations for the scholarship. The university, in turn, will send back a scholarship application packet which has additional essay questions. You are welcome to ask the university counselling office for advice and feedback on such applications before submitting them by the university's deadline. Decisions about the scholarships are usually announced by mid-April.

The Scholarship Committee considers the following:

- Academic performance
- Letter of Intent
- CAS portfolio- leadership and community service involvement
- General embodiment of the IB learner profile as an ambassador for the school

WHAT ARE THE DIFFERENT TYPES SCHOLARSHIPS?



To begin researching scholarship opportunities, students can visit the following websites:

<http://www.fundingstudy.org/>

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

<http://www.ief.org>

<http://www.internationalscholarships.com/>

UNIVERSITY EXPENSES AND BUDGETING

Living and studying abroad is an invaluable experience, providing students with the unique ability to learn about foreign cultures and traditions, earn a high quality education that is universally recognized, and gain an international education. These experiences often make the graduate well rounded and competitive in today's globalised job market. It's also important to consider the costs involved. Budget early, list your expenses, plan out emergencies, and make sure you've balanced your expenses with your ability to pay.

Please note that the costs of attending universities in various countries can vary tremendously. In fact, tuition amounts at the same university can vary greatly depending upon your chosen programme of study. Also the cost of living can vary significantly depending on the country and part of the country (a major city vs. a more rural setting) where your university is located. It is critical to budget accordingly and to be aware that there may be many fees beyond simply tuition, housing and meals. These expenses can add up. In order to avoid any surprises, be sure that you have all of the information and that you budget accordingly.

One of the biggest challenges any student faces when he or she goes off to university is creating and sticking to a budget. Now, to that add currency fluctuations, living costs, unforeseen circumstances, and international travel, and it becomes an even more complicated issue.

Below is a sample budget for an international student posted by Michigan State University for 2019-20.

Tuition	\$41,330
Medical	\$1,896
Room & Board	\$11,508
Books & Supplies	\$1,134
Personal & Misc	\$3,826
TOTAL BUDGET	\$59,694

While these figures give an estimate of costs, there may be additional costs involved in attending. We've created this budget outline to help you plan accordingly:

INTERNATIONAL STUDENT BUDGET	ANNUAL COST
Application Stage	
Application Fee	
Entrance Exam Fee (SAT, ACT, TOEFL, IELTS)	
Visa Fees	
Arrival	
International Travel (airfare)	
Start Up Costs	
Education Costs	
Out of State/International Tuition	
Student Fees	
Books	
Supplies	
Lodging	
Rent or Dormitory Fees	
Energy Bill (gas & electric - if renting an apartment)	
Renter's Insurance - if renting an apartment	
Clothing	
Health Insurance	
Telephone/Cell Phone	
Groceries	
Transportation (bus or train pass/fares)	
Personal Expenses (entertainment, eating out, etc.)	
Computer Expenses	
School Breaks	
Expenses When University is Closed	
Personal Travel	
Emergency Fund	
Emergency Money	
Returning Home	
Travel to Return Home	
TOTAL	

Many college and universities have their own budget tools online that can help you navigate their specific tuition costs, fees and other expenses. Here are examples of two Canadian universities, University of Waterloo and McGill, that offer helpful budget tools that are specific to students attending their institutions:

<https://uwaterloo.ca/find-out-more/financing/interactive-budget>
<https://www.mcgill.ca/studentaid/finances/build-your-budgets>

Beyond building a budget, there are often innovative ways in which you can save on some of your expenses. Here are some questions you may want to ask yourself:

1. Shopping – Do you have a store that has good quality products, but is inexpensive?
2. Buying Books – Is there a physical store or an online portal where you can get a good deal?
3. Working on Campus – Is working on or off campus available to international students?
4. Transportation – What's the most affordable and most efficient way to get around town?



WRITING PERSONAL STATEMENTS FOR UNIVERSITY ADMISSIONS

The personal statement is the part of your application that has the ability to set you apart from other applicants. It is an important component of the application process as it is the only piece of your application that can convey your personality to the admissions officers. Therefore it is **CRUCIAL** for you spend a good amount of time on your personal statement. It takes time, creativity, and focus to write a personal statement that shows your personality and interest in the university.

Personal Statement Requirements are dependent on where you apply:

United Kingdom	United States	Canada
Only 1 essay is required on UCAS: 47 lines and it is limited to 4,000 characters including spaces	Applicants will write 1 long essay for the Common Application. The long essay should be 250-650 words long. Additionally, universities may ask for supplemental essays in which applicants explain why they want to attend a particular university, or what activity has been most meaningful to them.	Applicants are not required to write a personal statement initially, but most likely will be asked to respond to specific questions. You WILL be asked for an essay if you are applying for a scholarship

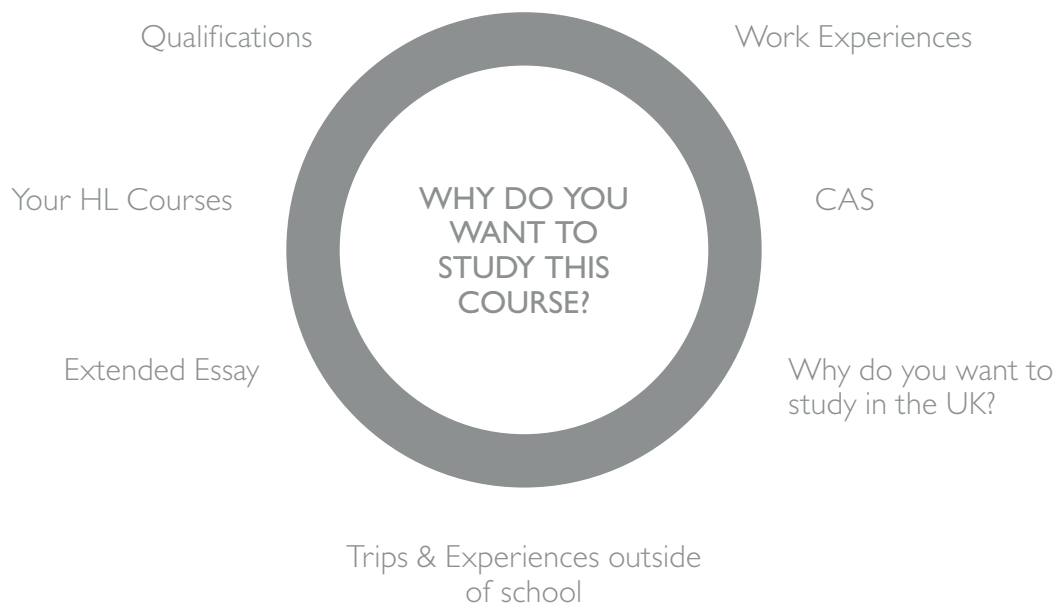
PERSONAL STATEMENT STYLES

Personal statements for the UK and US have completely different styles. Therefore it is very important for you to understand exactly how these styles are different. Take a look at the comparison below:

UK Personal Statements...	US Personal Statements...	Both Types of Personal Statements...
<ul style="list-style-type: none">• Are solely focused on the course which you are applying for• Include co-curricular activities, but only if they are related to the course you are applying for• Include your qualifications that make you suitable for the course you are applying for• Divided so that 70% of it is academic based and 30% is co-curricular based	<ul style="list-style-type: none">• Are more creative• Emphasise something that you are passionate about• Do NOT have to do with the major/ concentration you are thinking of declaring• Really exhibit your personality• Show how you are going to contribute to the university	<ul style="list-style-type: none">• Must be well written with correct spelling and grammar• Should be clear and concise- you only have a limited number of words so they must be effective!• Aim to show how you are unique and will allow you to stand out among others

THE UK PERSONAL STATEMENT

With the UK personal statement, everything MUST revolve around the course you are planning to pursue. It all MUST relate to your course.



Don't forget...

- The course you are applying for should be in the first line of your personal statement
- Write about why you have chosen to study the selected course
- Include why you are suitable for the course
- Explain why you would like to study in the UK
- Make sure to tell your recommender what you plan to include in your personal statement

Key Points:

- This essay will be sent to ALL the UK universities you apply to, therefore it is assumed that you are applying for the same course everywhere
- If you are applying to different courses at different institutions, write about a common theme or concept that relates to both of them
- You only have 4,000 characters including spaces and 47 lines

THE US PERSONAL STATEMENT

US personal statements are creative, fun, and filled with the applicant's personality. US admissions officers read these with the expectation that it will convey the applicant's thought process, character, values, interests, and experiences. It does NOT have to relate to the concentration/major you intend on choosing.



Tips & Tricks:

- Drop the reader into the middle of the situation
- Write about something unique to YOU
- Make it memorable
- Write it with the goal in mind that you want your reader to continue reading
- Use descriptive, concise language
- Stick to one topic and elaborate from there; trying to write about too many things can cause confusion
- Incorporate any information you have learned about the school through research in the essay

Avoid the Cliché:

- Do NOT write about what you THINK admissions officers want to read about because that is usually the exact opposite of what they are looking for
- Clichéd essays are redundant, boring and will not help you stand out
 - Write about something that is unique to you and goes below the surface
 - Here are two common essay clichés:
 - The Big Game – an athletics essay in which you learn the value of teamwork and dedication
 - The Do Good-er – an essay about community service that uses terms like “make a difference,” and “giving back.”

WHAT DO COLLEGES AND UNIVERSITIES LOOK FOR IN YOUR ESSAY?

- Whatever your topic, it should reflect your true concerns and perspective. As you consider topics with whatever mix of seriousness, humour, confidence, or confusion, remember that the search for material to write about is an extension of the normal process of thoughtful reflection. Simply sorting out your thoughts, thinking, talking with friends, or daydreaming often leads to useful topics.
- Be ready to surprise yourself; your best writing and thinking may come from unexpected sources. A short passage in a long essay you carefully planned may include material far stronger than the rest and/or a whole new, productive direction. Be flexible; don't carry out your plan while overlooking unexpected ideas or writing with greater freshness or potential.
- Your prose style should be as impressive as the content of your essay. Write clearly; don't inflate your style. Use a thesaurus only to search for a more exact or accurate word; avoid language you wouldn't normally use.
- Some applicants underestimate the quality of their ideas. There's nothing more frustrating than believing that none of your topics are good enough; this belief is seldom justified. In fact, some of the best application essays stem from common events or experiences; what is remarkable is the writer's treatment of the topic. An idea may only seem "bad" because you haven't yet begun the draft that brings it to life. If several topics seem at all promising, pick one and begin writing. Even an unsuccessful draft may eventually lead you to your final product.
- Having a good idea for an essay is not the same as having finished the essay. Great topics will not excuse technical faults, uneven development, stylistic awkwardness, or other problems. Sometimes ideas that seem great in the abstract may really be gimmicks. Be objective about your topic; for example, does your draft stand up to multiple readings? Does it reveal a substantial insight about yourself or your world view? Is it witty, or touching? If so, your essay's foundation is probably strong³.

EDITING YOUR PERSONAL STATEMENT

Editing your personal statement is very, very important. You only get a limited number of words so you need to use them well and correctly. Send any ideas, drafts, or brainstorming to your university counsellor, who can help guide you.

A couple of things...

- Admissions offices use software that will detect any plagiarism- your personal statement must be your own writing
- Proofread, Proofread, Proofread
- Write as many drafts as you need to perfect your essay
- Type your essay in a Word Processor first before copying and pasting it into an application
- Have fun with it!

³ This section has been excerpted from *College Bound*, a publication of the Centre for Talented Youth at The Johns Hopkins University, p. 36.

UNDERSTANDING THE ADMISSIONS DECISION LETTER:

You'll likely receive a letter (or email) with one of the following decisions: Deferred, Rejected/Denied, Waitlisted, Accepted, Late Acceptance.

Here's what they mean:

Deferred: This only applies to Early Decision (ED)/ Early Action (EA) applications and just means that your application has been moved to the Regular Decision (RD) round. For ED applications, you are now in a non-binding round of admissions.

Rejected/Denied: This one is pretty self-explanatory. A rejection letter is basically a "sorry, you're not coming here" letter from the school.

Waitlisted: You almost got in and you still might! Basically, you are their backup option. They are waiting to see how many of their first-choice applications accept their offer. Then, if there is space, they might just send you another letter that says "accepted" on it.

Conditional Acceptance: You have been admitted, but only if you meet the terms set forth in your acceptance letter. The conditions often specify that you must earn a minimum number of IB Points to retain your acceptance. Universities in the UK and Canada often conditionally accept students.

Accepted: YAY! You did it! You've been accepted to the school. However, keep in mind that a lot of acceptances are conditional. This means that you cannot slack off for the rest of the year. Colleges and universities will be monitoring your final grades!

Late Acceptance: You got in, just not for August/September. Sometimes schools, especially large ones, have students who enter during the second semester/trimester/quarter. They are pretty much forcing you to take a gap semester. This is fairly common with some of the University of California schools.



CHOOSING WHERE TO GO...

Where are you going to spend the next 3-5 years of your life? This choice can be even harder than deciding where to apply.

Practical Questions:

- Which school offered me a better financial aid package? Which has the overall lowest cost? What is the retention rate/graduation rate of each school? Will I graduate on time?

Emotional Questions:

- Which school has everything I want?!? Where do I want to live?
- Which acceptance letter made me jump for joy?

Basically, you need to talk to your family and discuss your priorities. You might have the luxury of choosing the more exciting school, or you may need to choose the cheapest. Either way, make a pro/con chart for each school! This will help you determine what is most important to you. If you have the option, VISIT the schools. Visiting is the best way to know if you are a right fit.

Example: Here is the chart that Samantha Caras from the Aga Khan Academy Mombasa, used in making her decision to attend Bowdoin College:

Pro	Con
<ul style="list-style-type: none">• Small Size w/ 1600 people• Liberal Arts School• Residential community• Beautiful Campus 30 minutes from a small city and only 2 hours from Boston• On the coast• Best dining hall in the country and very healthy and athletic community• Offers Anthropology, Gender & Women's Studies, Psychology, and Spanish (my interests in high school)• Nearly 100% of people graduate in 4 years• It felt right when I visited	<ul style="list-style-type: none">• Very expensive school (I will need loans)• Going between San Diego, CA and Brunswick, ME is a long and expensive flight for breaks• Not very many transportation options to the city/isolated campus• Winter is extremely cold• Not a very diverse community and/or state

I MADE MY CHOICE. NOW WHAT?

As always, every school is different. You have to be extra diligent about checking your email and online student portals over the next few months because you will have a lot of forms to fill out.

Here are just a few things to make sure you do:

- Make sure you officially accepted a university's offer (ON TIME)
- Submit your deposit
- Find information on housing and/or meal plans (especially if you are living on campus)
- Contact the International Student office about visa application procedures
- Apply for your student visa AS EARLY AS POSSIBLE, as processing can take time and often requires an in-person appointment. To apply for a student visa, you will typically need:
 - A completed visa application form
 - Fee payment and receipt
 - Your Passport
 - Passport-format photographs
 - Your proof of university acceptance
 - Academic documents including test scores
 - Your proof of financial support, including scholarship letter (if applicable)
 - Medical report - make sure you have all of the right vaccinations (and proof!) and medical forms. For example, most US schools require Measles, Mumps, MMR, and Meningococcal Meningitis Vaccines
 - Any relevant correspondence with the university you are planning to attend.
- For visa interviews, be prepared to answer specific, personal questions regarding your plans for study and stay in the country where you are choosing to attend university. Such questions will typically involve:
 - Your study plans
 - Your university choice
 - Your academic capability
 - Your financial status
 - Your post-graduation plans
- Verify your IB credits and check whether or not they will be transferred for credit
- Pay any bills that your university sends – your tuition bill may need to be paid a month in advance and some schools will block enrolment if you haven't paid.
- MAINTAIN YOUR GRADES AND DO NOT GET INTO ANY TROUBLE
 - Why? Many acceptances are conditional. If you get suspended, are caught cheating, or fail a class they may rescind your offer.
- Update your BridgeU Account to reflect all admissions outcomes and your final choice
- Thank the people who helped you through the process:
 - For example, teachers write letters of recommendation and spend their time (in addition to teaching) filling out forms for you. Thank them!
 - If anyone goes above and beyond to write you letters for scholarships, say thank you or they may not do it again for other students
 - Thank the admissions officers that helped you as you applied!

APPLICATION ORGANISERS:

Use the Organisers on the next two pages to keep track of all your important information:

My fast facts:

Official Name: _____

DP2 Predicted Grade Total: _____

Year	Nov Exams	Semester I	May Exams	Semester 2
DPI				

Year	Nov Exams	Semester I	Mocks
DP2			

HL Subjects:

1. _____
2. _____
3. _____

SL Subjects

1. _____
2. _____
3. _____

SAT/ACT Scores:

Subject: _____

Date: _____ Score: _____

Subject: _____

Date: _____ Score: _____

Subject: _____

Date: _____ Score: _____

Language Proficiency Tests:

Test: _____ Score: _____

Test: _____ Score: _____

Country (s) of citizenship:

1. _____

2. _____

PASSWORD PAGE:

UK Universities

UCAS User ID: _____

UCAS Password: _____

Canadian Universities

OUAC Login: _____ OUAC Password: _____

OUAC Application #: _____

University Name	Login ID	Password	Application ID #

US Universities

Common App User ID: _____ Common App Password: _____

Collegeboard.com User ID: _____ Collegeboard.com Password: _____

University Name	Website Portal	Login ID	Password

APPLICATION RESEARCH/COMPLETION SHEET

While BridgeU will allow you to keep track of your applications and deadlines, you can also create a system, like the one below, to help you manage multiple deadlines, essays, and testing requirements, and financial aid.

School Name: University of Puget Sound Country: USA Reach / Target / Safety
Application Platform: Common Application
Username: Samantha@gmail.com Password: CollegeTime15! ID: CAID 15266812
Is there a separate financial aid/ scholarship application? Y/N
of Essays: 1 Recommendations: 1 Counsellor, 1-3 Teachers, 0-2 Other
APPLICATION TYPE/DEADLINE: R.D. Jan 15, 2016 FINANCIAL AID DEADLINE: N/A

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____
Is there a separate financial aid/ scholarship application? Y/N
of Essays: _____ Recommendations: _____
APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
- Standardised Test Scores Sent

School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
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School Name: _____ Country: _____ Reach / Target / Safety
Application Platform: _____
Username: _____ Password: _____ ID: _____

Is there a separate financial aid/ scholarship application? Y/N

of Essays: _____ Recommendations: _____

APPLICATION TYPE/DEADLINE: _____ FINANCIAL AID DEADLINE: _____

Submission Checklist

- Application Submitted
- Recommendation Letters Sent
- Transcript Sent (check how many they want and at what times)
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www.agakhanacademies.org