

AGA KHAN SCHOOLS



University Counselling Handbook

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Introduction

Welcome to the Aga Khan Schools University Counselling Handbook!

Applying to university is an exciting yet challenging journey, and this handbook is here to guide you. It outlines the application process, curricula in different countries and key schedules to help you navigate your final years of the International Baccalaureate (IB) Diploma Programme (DP) with confidence. Note that we have even included a “Key Terms” section at the back of the handbook to help you understand some of the new vocabulary you may encounter.

Think of this handbook as your roadmap – answering common questions, clarifying the process and helping you stay organised. While it is a valuable resource, it does not replace the guidance of your school’s University Counselling Office. Use it well and take charge of your university journey!

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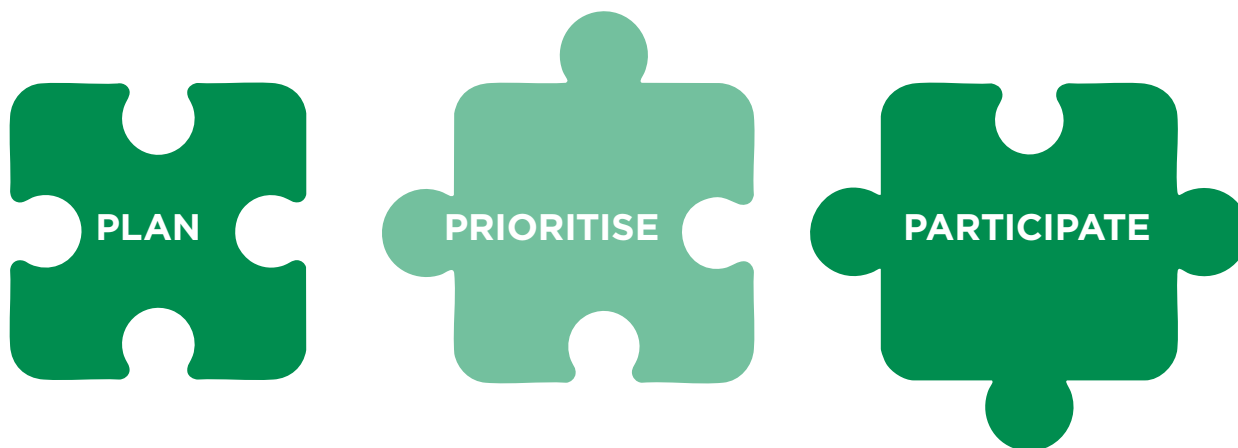
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The Three P's of University Applications: Plan, Prioritise, Participate

Applying to university is a big step, but if you plan, prioritise and participate, you will stay on track and make informed decisions.



1. PLAN

Start early and stay organised

- Research universities early – start in DP1 and explore different options.
- Ask about the negatives, not just the positives.
- Keep an open mind – your interests may change.
- Look at application requirements now so you are prepared.
- Plan your standardised tests carefully to avoid last-minute stress.
- Keep copies of assignments you are proud of – you might need them.

2. PRIORITISE:

Stay focused on academics and deadlines

- Your grades matter – raising them in DP years is harder than you think!
- Balance your university search with schoolwork – do not let applications take over.
- Choose “safe” schools wisely – you may need them.
- Meet all deadlines, including those from your school and universities.
- Build strong relationships with teachers for great recommendation letters.
- Communicate with your university counsellor as your plans evolve.

3. PARTICIPATE:

Engage beyond the classroom

- Get involved in activities you genuinely enjoy, not just for your application.
- Do not let university applications dictate what you do – be authentic.
- Reflect on meaningful experiences – internships, community service and personal projects.
- Write your essays with personality – tell your story!
- Most importantly, stay calm and enjoy the process!

By following the **three P's – plan, prioritise and participate** – you will navigate this journey with confidence and clarity. You got this!

Your University Planning Journey

The university application process can feel overwhelming but do not worry – you do not have to do everything at once! Think of it as a series of small, manageable steps. Follow this step-by-step timeline and **you will be well-prepared without the last-minute panic.**



Pro Tip

Keep a planner or checklist to track your progress and celebrate each step you complete!



Pro Tip

Official deadlines can change, so ensure you track them as listed on the university's website.



Important note on deadlines!

School counsellors set strict internal deadlines due to school breaks, internet issues and workload constraints. These deadlines are announced well in advance and must be followed to ensure smooth processing.

Your responsibility: Track both university deadlines and school-specific internal deadlines. Missing internal deadlines may delay submission, so plan ahead!

DP1 / Grade 11: Laying the Foundation

Focus on building strong academics, exploring options and getting a head start!



Start Exploring

- Create a simple **résumé** (activities, awards, leadership roles, etc.).
- Plan your **DP2 courses** thoughtfully.
- Begin researching **different universities and programmes** – there are more options than you think!
- Chat with family about **budgets and financial aid** – this helps avoid surprises later.
- If you are applying to the US, **prepare for the SAT/ACT**. Take a **practice test** and **register early** for your first attempt.



Stay Focused and Take Small Steps

- Register for the **SAT/ACT**, if needed.
- Take the **SAT/ACT** in April or May, if applicable.
- Plan for a **meaningful summer** – internships, volunteering, projects or even just reading something you love!



The Perfect Time to Get Ahead

This is your secret weapon – get ahead while staying relaxed!

- Research **universities** and **scholarships** at your own pace.
- Finalise a **list of universities** (it is okay if it changes later!).
- Start drafting your **personal statements** and essays (trust us, future-you will thank you!).
- Take an **online campus tour** to explore different schools.
- Register for the **August SAT/September ACT**, if needed.
- Take the **Test of English as a Foreign Language (TOEFL)/International English Language Testing System (IELTS)** (English language proficiency exams), if required.

DP2 / Grade 12: The Big Year (But You Got This!)



Time to Take Action

- Keep up the momentum – continue refining your **essays** and **personal statements**.
- Register for the **October SAT/ACT**, if needed.
- Sign up for **Common App** and **other application portals**.
- Research **scholarships** and **funding** opportunities.



Application Crunch Time

- Start submitting **early decision (ED)/early action (EA) applications for US universities** (if applying).
- Complete the **CSS Profile** (for US financial aid).



15 October:

UK deadline for the **University of Oxford, Cambridge University** and **medical, veterinary and dental programmes**.



Finishing Strong

- **Predicted IB grades** are issued by teachers.
- Finalise **university-specific essays**.
- Finish submitting **ED/EA applications for US universities** (most are due 1-15 November).
- **Celebrate small wins!** You are doing great.



December:

Many **ED results** come in – exciting times!



The Finish Line Is in Sight

- Review your **acceptance letters** and **financial aid offers**.
- Make a **pros** and **cons list** – where do you see yourself thriving?



1 January:

Final deadlines for some US universities

14 January:

Final deadlines for most UK universities

15 January:

Final deadlines for many US and Canadian universities

1 April:

US universities release final decisions



The Big Decision

- Inform your **university counsellor** about your decision.
- Ensure your **final IB results** and **transcripts** are sent to your university.
- Say **thank you** to those who supported you – teachers, counsellors and family.



1 May:

US commitment deadline – secure your spot!

Final Words: You Got This!

The university application process **does not have to be stressful**. By taking it one step at a time and starting early, you will feel more **confident, prepared and excited** for what is ahead!

Remember: Your journey is **unique**. Stay **focused**, stay **curious** and **believe in yourself**!

Stay on Track with Your University Applications

Want to keep everything **organised and stress-free**? Use the **fillable digital checklist** to **track your progress**, **check off completed tasks** and **stay ahead of deadlines**.

Happy planning and remember – you got this!



**CLICK HERE
to download
the University
Application
Checklist**

Thinking About University and College: A Guide for IB Students

How Do I Start Thinking About University or College?

The journey to university begins with self-exploration. Before choosing where to apply, consider:

- What subjects do I enjoy and excel in?
- What career paths interest me?
- Do I prefer a structured or flexible course?
- Would I like to study close to home or abroad?
- How much can my family and I afford to pay for my studies?

Meeting with your university counsellor and researching your options early will help you make an informed decision.

What is the Difference Between a College and a University?

The terms “college” and “university” can vary depending on the country:

Colleges:

- In the US, colleges are typically smaller schools focused on undergraduate education.
- In Canada, colleges may refer to two-year technical schools.
- Some universities contain colleges within them (e.g. Harvard College at Harvard University).

Universities:

- Larger institutions with multiple faculties (e.g. business, medicine, engineering).
- Offer undergraduate, graduate and post-graduate degrees.
- Many universities focus on both teaching and research.

Some countries admit students directly into a specific programme, such as the UK, while others, such as the US, may allow students to explore multiple subjects before declaring a major.

How Do I Choose a Major/ Course of Study?

Depending on where you apply, your choice of major (or course of study) may be part of your university application.



Consider

- Pre-professional programmes (e.g. engineering, nursing, business) require specific prerequisites from the first year.
- Some countries, such as the US and Canada, allow flexibility to declare a major later.
- Check if your HL subjects meet the requirements for your preferred course.

Choosing the Right Course

Select a course that:

- Matches your higher level (HL) subjects and meets prerequisites.
- Aligns with your interests and career goals.
- Is something you are excited to study for three to four years.
- Opens doors to future opportunities.



A Note on Selecting Your HL Subjects and University Major/Course of Study

Many universities, particularly in Canada and the UK, require specific HL and standard level (SL) subject scores for admission. Choosing the right HL subjects ensures you remain eligible for your preferred programmes.

For example, at the University College London (UCL), the mechanical engineering programme requires:

- 38–39 points in the IB DP exams; and
- 18–19 points total in three HL subjects, including minimum grades of 6 in both mathematics and physics, and no grades below 5.



Plan ahead!

Your HL subjects and scores will directly affect which courses and universities you can apply to.

What Accommodation Options Do I Have at University?

- Commuter student: Lives off-campus and travels daily. Saves money but may miss out on campus life.
- Residential student: Lives on-campus in residence halls, dormitories or apartments. Often more involved in student life.

Some universities require first-year students to live on campus, so check housing policies before applying!

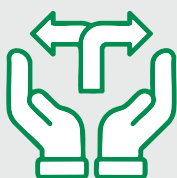
What Online Resources Should I Explore?

At the Aga Khan Schools, all IB students use MaiaLearning for career and university exploration. This platform helps you:

- Identify your skills, interests and career options.
- Explore university programmes and application requirements.
- Track university applications and deadlines.

Additional Online Career and University Tools

By using MaiaLearning and these resources, you can explore career paths, university options and job opportunities with confidence!



Career exploration and self-assessment

CareerKey: Matches your interests to potential careers.

Myers-Briggs (MBTI): Personality assessment to help determine ideal work environments.

Focus2Career: Career planning and self-assessment.

Assessment.com: Career aptitude test.

ColorWize: Uses colour profiling to suggest careers.

Queendom Tests: Personality and career assessments.



University and college exploration

BigFuture (by CollegeBoard): Research colleges, careers and scholarships.

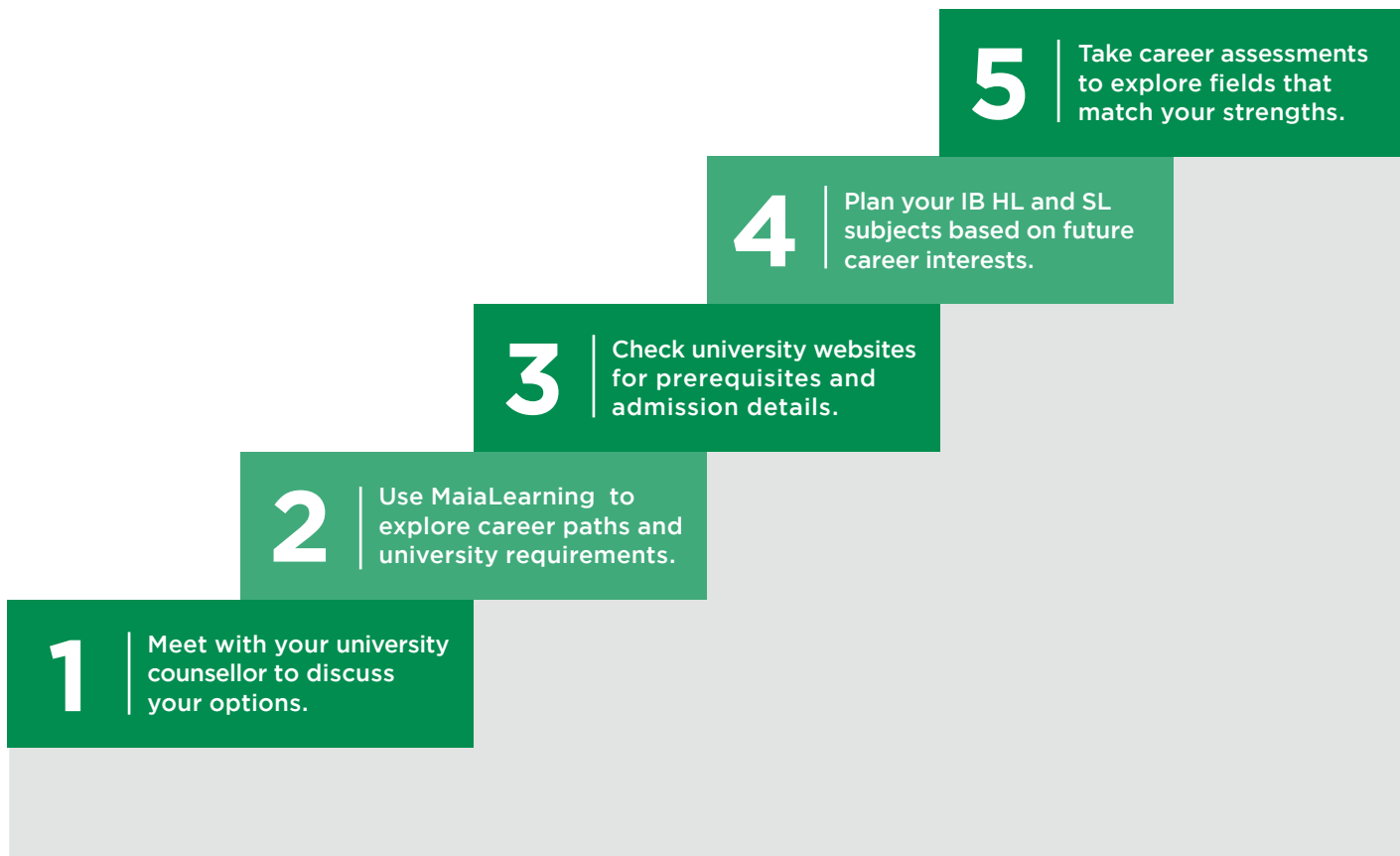


Job and career market insights

CareerBuilder: Job search and career insights.

CareerCornerstone: STEM and healthcare career guidance.

What Steps Should I Take Now?



The earlier you start researching, the more choices you will have!

Choosing Universities and Colleges to Apply to

How Do I Start Choosing the Right Universities/Colleges?

Choosing where to apply for university/college is a major decision that impacts your future. There are thousands of universities/colleges worldwide, and the best fit depends on your academic interests, budget and visa eligibility.

The three most important factors to consider are:

- **Academics:** Does the university/college offer strong programmes in your areas of interest?
- **Budget:** Can you afford tuition and living costs? Are scholarships available?
- **Visas:** Can you obtain a student visa for that country? What are the post-study work options?



Because visa policies are unpredictable, applying to universities/colleges in multiple countries is strongly recommended to ensure you have options.

What Are the Key Factors to Consider?

Academics and University Reputation

- Does the university/college offer a strong programme in your intended major?
- Is it a research university/college (prioritising faculty research and graduate studies) or a teaching-focused university/college (placing more emphasis on undergraduate education and student interaction)?
- Do you prefer large lecture-based learning or smaller classroom discussions?



Beyond rankings, focus on universities/colleges that align with your learning style and academic goals.

Selectivity: How Competitive Is the University/College?

Universities/colleges differ in admission selectivity, which refers to how difficult it is to gain acceptance. Your counsellor can help you build a list based on the following categories.

Type	Description
Reach	Highly selective universities/colleges with low acceptance rates. Your predicted IB scores may be below their typical admitted student.
Target	Schools where your IB scores match their average admitted student.
Safety	Schools where your IB scores exceed the average, and you are likely to be admitted.

Budget and Financial Aid: Can I Afford It?

- What is the real cost of tuition, housing, food and travel?
- Does the university/college offer financial aid or scholarships for international students?
- What is the cost of living in that country?



Some expensive private universities/colleges offer better financial aid than public universities/colleges, so check funding opportunities before ruling out a school.

Backup Plan: What If Things Change?

Having a Plan B is crucial in case of:

- ✗ Visa delays or rejections.
- ✗ Financial difficulties.
- ✗ Unexpected changes in personal circumstances.

Here is how to stay ahead:

- Apply to multiple universities/colleges across different countries to keep options open.
- Include at least one financial safety school with lower tuition or scholarships.
- Research alternative pathways, such as transfer programmes or foundation years.



A backup plan ensures you do not lose a year due to unexpected obstacles.

Student Visas and Immigration Policies

- What are the visa approval rates for students from your country?
- Does the visa allow me to work part-time while studying?
- Can I stay in the country after graduation for work?



Important distinction

University/college admission $\neq$ visa approval: You may be accepted into a university/college but still be denied a visa.

Final Advice: How Do I Make the Best Decision?

- Start researching early and stay organised.
- Balance your list with reach, target and safety schools (in terms of both selectivity and affordability!).
- Focus on academics, budget and visas as the top priorities.
- Keep a backup plan in case circumstances change.



Your university/college experience should challenge you academically and support your personal growth – choose wisely!



If studying abroad, consider how welcoming the country is to international students and whether it offers good internship or job opportunities post-graduation.

Essential Tips for a Smooth University Application Process

Applying to university is an exciting but complex journey that requires careful planning and organisation. Unexpected delays – especially with student visas – can disrupt your plans, so applying early and staying organised is crucial. Below are key tips to help you stay on top of your applications and ensure a smooth process.

Plan Ahead: University Applications Take Time!

Applying to university is not something that can be done overnight. It involves multiple steps, including:

- Researching universities and programmes.
- Preparing and submitting applications.
- Writing personal statements or essays.
- Taking standardised tests, if required.
- Applying for student visas and financial aid.



Start early! Visa issues, school deadlines and testing requirements can cause delays; giving yourself extra time will ensure a stress-free process.



Check with your university counsellor to confirm deadlines and requirements for predicted grades, transcripts and recommendations.

Use Your Name Exactly as It Appears on Your Passport

Consistency in your name across all official documents is critical. Ensure ALL of the following use the exact same spelling and format of your name:

- Birth certificate;
- Passport;
- School academic records, including ManageBac;
- IB Diploma;
- SAT, ACT, TOEFL or IELTS score reports; and
- University application forms.

Why does this matter?

- Universities receive multiple documents from various sources – if your name does not match, your application may not be processed correctly.
- Visa approval depends on matching credentials – if your name differs on your university admission letter and passport, your student visa may be denied.

Internal vs External Deadlines: Know the Difference

Your school's internal deadlines for university applications may be different from external university deadlines.

- Your internal deadline ensures your school has time to review and send your transcripts, predicted grades and recommendation letters.
- University deadlines are the official final submission dates set by the institutions.

A Note on Paying Application Fees: You Will Need Access to a Credit Card

Most universities require application fees to be paid online using a credit card. If your family does not have a credit card yet and is eligible for one, it is important to secure one in advance of the application process.



Fee waivers

Some universities, particularly in the US, offer application fee waivers for students receiving significant financial aid. If cost is a barrier, research whether you qualify for a waiver and discuss with your university counsellor.

Budgeting for Applications, Visas and Testing Fees

University applications can be expensive, and costs add up quickly. Be prepared to budget for:

- Application fees;
- Student visa fees;
- Standardised test fees (SAT, ACT, TOEFL, IELTS, etc.); and
- Fees to send official score reports (SAT, ACT, TOEFL).



Student visa fees vary by country and change frequently. Check the university's website or speak to a university representative to confirm the latest visa requirements and costs.

English Language Proficiency Exams

As an Aga Khan Schools student, you attend an English-medium school. However, some universities and visa applications require additional proof of English proficiency.

Common English Proficiency Exams:

- TOEFL: Commonly required by US institutions.
- IELTS: Often required by UK, Canadian and Australian universities.

Both tests assess reading, listening, speaking and writing skills.

Do You Need to Take an English Proficiency Test?

- Some universities waive the requirement for students from English-language schools.
- Visa requirements may differ from university requirements.



Check each university's website to confirm if you need to take an English language test and which scores are required.

Use a Password Manager

Applying to universities means creating multiple online accounts for applications, portals and checking admission decisions. For security and convenience, use a password manager to keep track of your logins. This can help you:

- Avoid losing access to important university accounts.
- Securely store multiple passwords.
- Save time instead of resetting passwords frequently.

Stay Organised: Best Practices for Managing Your Applications



MaiaLearning

- Log into your account frequently to track applications.
- Build your profile and explore recommended universities based on your interests.
- Add universities to your shortlist and track deadlines.



Use Cloud Storage

- ALL application essays and PDFs of completed application forms should be saved to a cloud storage space, such as Google Drive, Dropbox or OneDrive.
- Create a separate folder for each university.
- Keep copies of your application forms, essays and correspondence with universities.



Tracking Deadlines

- Make sure your MaiaLearning account accurately reflects your university list. This is how you will notify your university counsellor to send transcripts, recommendations, etc.
- Maintain a cloud-based spreadsheet or checklist to track:
 - Application deadlines;
 - Required documents (transcripts, recommendation letters, essays);
 - Testing dates and score submission deadlines; and
 - Visa application timelines.

Visa Delays Are Real – Apply Early!

Many students underestimate visa processing times and find themselves struggling to get approvals before their course start date. Visa rejections and delays are common, so be prepared by:

- Researching visa timelines for each country you are applying to.
- Ensuring all documents match (admission letter, passport, financial statements).
- Applying as soon as you receive an offer – do not wait!
- Have a backup plan (apply to universities in multiple countries to avoid last-minute issues).



Some students may receive a university admission but are unable to enrol because their visa is either delayed or denied. Plan ahead to avoid missing your opportunity.

Final Words: Stay Focused and Take Initiative!

Applying to university is a two-way process – you need to take ownership of your application. Be proactive, stay organised and plan ahead.

- Start early to avoid last-minute stress.
- Check your school's internal deadlines for transcripts and recommendations.
- Ensure your name is consistent across all documents.
- Have access to a credit card for application fees.
- Use a password manager to keep track of university accounts.
- Budget for application, visa and testing fees.
- Apply to multiple countries to increase your chances of securing a visa.
- Be flexible and have a backup plan – things may change unexpectedly.

Your university journey will be full of exciting opportunities – stay focused, work hard and be open to new possibilities!

The Application Process for Different Countries

Applying to Universities Around the World

- Choosing where to apply for university is a significant decision, and each country has its own application systems, deadlines and requirements. Understanding these differences is essential for a smooth and successful application process.
- This guide provides a comprehensive overview of how to apply to universities in a wide range of locations across the globe. Whether you are considering traditional English-speaking destinations or exploring alternative study options, it is important to research requirements early and plan ahead.

Key Considerations for All Countries

Regardless of where you apply, there are some common factors you should keep in mind:

Application systems and deadlines:

Some countries have centralised application platforms (e.g. Universities and College Admissions Service, or UCAS, for the UK, Common App for the US and Ontario Universities Application Centre, or OUAC, for Ontario universities in Canada), while others require direct applications to each institution. Deadlines can vary significantly, so it is crucial to check them early.

Course selection:

In some countries (e.g. the UK, Australia and Portugal), students must apply for a specific course/major. In others (e.g. the US and Canada), students can apply with an undeclared major and choose their field of study later.

Holistic vs score-based admissions:

Some universities, especially in the US, use a holistic admissions process, considering grades, essays, extracurriculars, recommendation letters and standardised tests. Others (e.g. the UK, Portugal and Germany) base admission mostly on academic performance and IB scores.

Conditional offers:

Many universities, especially in the UK, Australia and Canada, issue conditional offers based on predicted IB scores. This means you may receive an offer before your final IB results are released, but your place is only confirmed if you meet the required IB scores in your final exams.

Predicted vs final IB scores:

Since some universities issue conditional offers based on predicted IB scores, it is essential to work hard to ensure that final scores meet the requirements set in the offer letter.

Standardised testing:

Some countries require English language proficiency tests (e.g. IELTS, TOEFL) or entrance exams (e.g. SAT/ACT for US universities). Others, such as Canada, generally do not.

Student visa requirements and delays:

- A student visa is separate from university admissions and requires additional documentation, such as proof of finances and language proficiency.
- Visa delays are increasingly common, so students should apply as early as possible once they receive their admission offer.
- Some student visas require applicants to prove their ability to support themselves financially or meet certain health insurance and language proficiency requirements.

Tuition and scholarships:

Many universities offer scholarships or financial aid, but tuition fees and living costs vary widely. It is best to check official university websites for the most up-to-date information.

Country-Specific Application Guides

The following sections provide detailed application instructions for universities in the UK, the US, Canada, Australia, Portugal, Europe, Asia, South Africa and the Gulf Cooperation Council (GCC). Each section includes:

- How to apply (centralised vs direct application systems);
- Key admission requirements (grades, exams, essays, recommendation letters);
- Deadlines and decision timelines;
- Visa and language proficiency considerations; and
- Helpful links to official university portals.



How Do I Apply to UK Universities?

All applications to UK universities are submitted through UCAS, the centralised application system for undergraduate admissions in the UK. Through UCAS, students can apply to a **maximum of five universities or courses using one single application**.

What Does the UK Application Require?

- **A structured personal statement:** As of the **2026 entry cycle**, UCAS has replaced the traditional personal statement with a structured response to **three key questions**:
 1. Why do you want to study this course or subject?
 2. How have your qualifications and studies prepared you for this course?
 3. What experiences outside of education have helped you prepare?
- **One recommendation letter:** Submitted by a teacher or university counsellor.
- **Academic transcripts and predicted grades:** Universities will assess your application based on your IB results and subject choices.

Important Tips for Applying to UK Universities

- **You must apply for a specific course:** Unlike some other countries, you cannot apply as an “undecided” major. Each course has specific entry requirements that you must meet.
- **You can apply to five universities:** However, you may apply to different courses at each university.
- **You only fill out ONE application:** The same UCAS application is sent to all your chosen universities.
- **Only ONE recommendation letter is required:** Unlike the US system, UK applications require only one reference.
- **UCAS administers conditional offers:** Many UK universities issue conditional offers, meaning you will be accepted if you meet the IB score requirements specified in the offer.



What are the deadlines?

15 October:

Deadline for applications to medicine, veterinary science, dentistry and all courses at the University of Oxford and Cambridge University.

14 January:

Deadline for most other undergraduate courses.



Helpful Links

UCAS application platform:
www.ucas.com

New UCAS personal statement format:
[UCAS 2026 Personal Statement Changes](#)



How Do I Apply to US Universities?

There are two main ways to apply to US universities:

- **The Common Application:** Allows you to apply to multiple universities using a single application.
- **Individual university applications:** Some universities have their own application portals, which can be found on their websites.

What Does the Common Application Include?

The Common Application consists of several parts, including:

- **General application:** Basic personal and academic details.
- **School-specific supplements:** Additional essays or questions required by certain universities.
- **Transcripts:** A record of your academic performance.
- **Recommendation letters:** Up to two teacher recommendations and one counsellor recommendation, which can be requested and submitted through MaiaLearning by your university counsellor.
- **Personal statement/essay:** A mandatory 650-word essay where you reflect on your experiences, background, values or challenges. This is a key component of your application and allows universities to understand who you are beyond your grades.



Some universities require extra materials, such as **portfolios for arts programmes or résumés for specialised applications**. Always check individual university requirements.

How Do US Universities Evaluate Applications?

US universities use a **holistic review process**, meaning they assess multiple aspects of your application beyond just grades. The most important factors include:

- **Grades and curriculum strength (course rigour):** Universities consider your overall academic performance starting from Grade 9, including both SL and HL subjects in the IB. A strong course load with challenging subjects (HL courses, advanced math/science, etc.) can strengthen your application.
- **Grade point average (GPA):** Many US universities list their average admitted student's GPA on a 4.0 scale, which can be confusing for IB students. Some universities may weigh HL courses more than SL courses when calculating GPA.

Below is a general conversion:

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	0-59
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 test scores (SAT/ACT):** Some universities require these scores, while others are test optional. Research your chosen universities' policies in advance.
- **Personal statement/essay:** A unique and personal essay that reveals who you are beyond academics. This is a critical part of your application.
- **Extracurricular activities:** US universities value students who contribute beyond academics. This includes sports, leadership roles, community service, research, entrepreneurship, internships and creative pursuits.
- **Recommendation letters:** These should come from teachers who know you well academically and personally. A strong recommendation can significantly enhance your application.
- **Talent and ability:** Exceptional skills in areas such as music, athletics, visual arts, research or innovation can strengthen your application. Some universities allow you to submit portfolios, recordings or additional evidence of talent.

Early Decision vs Early Action vs Regular Decision

- **ED:** A binding commitment. If accepted, you must attend that university. Applications are typically due in **November**, and decisions are released in **December or January**.
- **EA:** This is non-binding. It allows you to hear back earlier (typically **December or January**) but still gives you until **1 May** to decide.
- **Regular decision (RD):** The standard application process with deadlines typically in **January**.

Do I Need to Take Standardised Tests?

Some universities **still require SAT or ACT** scores, while others are **test optional**. Research your chosen universities' policies and take practice tests to determine which exam suits you best.



Helpful Links

Common Application:
www.commonapp.org

Free SAT prep: **www.khanacademy.org**

College essay tips: **www.collegeessayguy.com**

How Do I Apply to Canadian Universities?

The application process for Canadian universities varies depending on the province where the university is located.

OUAC

- A **centralised application system** for students applying to universities in **Ontario** (e.g. the University of Toronto, Western University, York University and the University of Waterloo).
- Students **submit one application** and select multiple universities/programmes within Ontario.

British Columbia application portal

- A central portal for applying to universities in **British Columbia** (e.g. the University of British Columbia (both campuses), the University of Victoria and Simon Fraser University).

Direct applications for other provinces

- Universities in **Quebec, Alberta, Nova Scotia and other provinces** require students to apply **directly through their individual websites**.

What Do Canadian Universities Require?

Ontario university applications **only require basic information initially**. Unlike the US and UK, most universities **do not require personal essays or recommendation letters** at the first stage.

However, some programmes (e.g. business, engineering and competitive majors) may later request:

- Additional essays;
- Portfolios (for arts-based programmes); and
- Recommendation letters.

Canadian universities generally **DO NOT require SAT, ACT or other standardised test scores**. Admission is based primarily on academic performance in the IB and meeting the specific **entry requirements for each programme**.



A note on IELTS and English proficiency

- Even if you attend an English medium school, some Canadian universities and visa offices **may require proof of English proficiency**.
- Students from **certain nationalities** are often required to take the **IELTS exam** to secure a **Canadian student visa**, even if universities have waived the requirement.
- Always check **both university requirements and visa regulations** to ensure compliance.



When should I apply?

November:

Applications open.

15 January (recommended deadline):

While deadlines vary by university, it is best to apply early to maximise acceptance chances.

Rolling admissions:

Many Canadian universities **review applications as they are received** and issue decisions on a rolling basis.



Some programmes have **early deadlines**, so always check individual university websites for the most up-to-date timelines.



Helpful Links

OUAC: **www.ouac.on.ca**

British Columbia Application Portal:
apply.educationplannerbc.ca

IELTS registration and info: **www.ielts.org**



Australia

How Do I Apply to Australian Universities?

There are three ways international students can apply:

- 1. Direct application:** Students apply **directly to universities** by submitting separate applications for each institution.
- 2. Education agents:** Some universities partner with licensed **Australian education agents** who help students with applications, student visas and study preparation. Universities list approved agents on their websites.
- 3. Tertiary Admission Centres (TACs):** These are regional online portals that allow students to apply to multiple universities in a **specific Australian state**. However, not all universities accept international applications through TACs, so students should check individual university websites.

What Do Australian Universities Require?

- **Students must apply for a specific course:** Unlike in the US, students must choose their major at the time of application.
- **The IB Diploma is widely accepted:** IB students may be eligible for **advanced placement, credit or bonus points at some universities**.
- **Predicted IB scores:** Many universities issue **conditional offers** based on **predicted IB scores**, which must be confirmed by final IB results.

Receiving and Accepting Offers

- Offers may come **directly from the university** or through a **TAC**.
- Offers can be **conditional** (requiring a minimum IB score) or **unconditional** (guaranteed admission).
- To confirm enrolment, students **must accept the offer and pay initial fees** before the deadline.

English Language Proficiency

- Some universities and **student visa applications** require proof of **English proficiency (IELTS or TOEFL)**.
- Requirements vary by **institution and country of citizenship**, so students should **verify details on university websites**.



Helpful Links

Australian Government Study Portal:
www.studyaustralia.gov.au

IELTS registration and info:
www.ielts.org



GCC

The GCC comprises six countries: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates.

Popular destinations for Aga Khan Schools' students include Doha, Qatar and Dubai and Abu Dhabi, UAE. In addition to universities that have been solely established in this region of the Middle East, there are also many satellite campuses of other well-known global universities. For example, Middlesex University in the UK has a Dubai campus and Georgetown University in the US has one in Doha. In fact, several reputable US universities have set up campuses in Doha in a district called "Education City".

Most of the universities in the GCC region teach in English and attract an international student body. Another plus to considering universities in the GCC region is that obtaining a student visa tends to be easier than in western locations.

Note that tuition fees vary significantly, so it is important to research costs and scholarships.

Applying to universities in this region varies. For example, students applying to New York University Abu Dhabi and Northwestern University Qatar can do so via the Common Application. Other schools have their own application portals, deadlines and processes. It is important to review application processes and procedures via each university's website.



Helpful Links

Education city universities in Doha, Qatar:
www.qf.org.qa/education/education-city



Europe

Can I Study in English in Europe?

Yes! Many European countries offer English-taught programmes at public universities, often at lower tuition costs compared to English-speaking countries.



Key considerations when applying to European universities:

- Some countries have centralised application portals, while others require direct applications.
- Tuition fees vary significantly, so students should research costs and scholarships.
- Language requirements differ – some universities require proof of English or local language proficiency.



Helpful Links

Study in Europe portal: www.studyineurope.eu

Country-Specific Notes:



France:

Public universities charge **low tuition**, and some offer English-taught programmes. www.campusfrance.org



Germany:

Public universities charge **little to no tuition**; some bachelor's degrees are offered in English. www.study-in.de



The Netherlands:

Popular for **English-taught programmes**; tuition is lower than in the UK. www.studyfinder.nl



Sweden and Finland:

Offer many English-taught bachelor's degrees, but tuition applies for non-EU students. www.studyinsweden.se | www.studyinfo.fi



Portugal

How Is Higher Education Structured in Portugal?

Portugal has two types of higher education institutions:

- **Universities:** Offer **theoretical** and research-based degrees in subjects such as medicine, law and economics.
- **Polytechnic institutes:** Focus on **practical, career-oriented training** in areas such as nursing, accounting and engineering.

How Do I Apply to Portuguese Universities?

- Applications to **public universities** are submitted through **Candidatura Online, a centralised online portal** where students can apply to **six universities** and rank them in order of preference.
- **Private universities** and polytechnics require **direct applications** through their websites.

What Documents Are Required?

International students must **officially recognise and translate** their academic credentials into Portuguese. Required documents may include:

- IB Diploma and transcripts
- Birth certificate
- Teacher reference letter
- Statement of purpose (Letter of intent)
- Proof of Portuguese language proficiency (if applicable)
- Passport and financial statements



Most undergraduate programmes are **taught in Portuguese**, and applicants may need to pass a **language proficiency test** (B1/B2 level).



Helpful Links

Portuguese Higher Education portal: www.dges.gov.pt



East/Southeast Asia

What Are Some of the Popular Study Destinations in Asia?

Many Asian countries offer **English-taught university programmes**, including:



Hong Kong:

English is widely used in universities. Some universities offer government scholarships for international students.
www.studyinhongkong.edu.hk



Singapore:

Home to world-class universities, such as the **National University of Singapore and Nanyang Technological University**, with most programmes in English.
www.moe.gov.sg/education/post-secondary



Malaysia:

Many private universities teach in English, and living costs are affordable.
www.studymalaysia.com



Japan:

Increasingly offering **English-taught undergraduate degrees**, with many scholarships available.
www.studyinjapan.go.jp/en



Application procedures vary **widely** by country and university. Always check **specific deadlines and requirements** early!



South Africa

How Do I Apply to South African Universities?

Applications are **submitted directly** to individual universities. There is no centralised portal.

South African Higher Education System:

- Traditional universities: Research-focused institutions (e.g. University of Cape Town, University of Pretoria).
- Universities of technology: Vocational and technical training institutions.
- Comprehensive universities: Offer both theoretical and technical programmes.

When Should I Apply?

Applications typically **open between March and May**. Deadlines vary **significantly by university and programme**, so students should **apply early**.



The IB Diploma is widely recognised, but admission requirements **vary by programme**.

Can I Work While Studying?

Students on a **South African study permit** can work up to **20 hours per week** during term time.



Students who are citizens of countries in the South African Development Community (SADC), which includes Tanzania and Mozambique, pay tuition rates similar to domestic South African students.



Helpful Links

Study in South Africa guide:
usaf.ac.za/prospective-students

Final Thoughts



Application processes differ across countries; always research deadlines, admission requirements and visa policies.



Tuition and living costs can differ widely; check university websites for updated costs and scholarships.



Many non-English-speaking countries offer English-taught degrees, but language proficiency rules vary.



Plan ahead! Applying early increases your chances of acceptance and securing student visas.

Financial Aid and Scholarships

Financial Aid and Scholarships

Paying for university is one of the most important – and often most challenging – parts of the application process, especially for international students. Every university has its own financial aid policies, and what applies to domestic students may not apply to you.

Always research each university's financial aid offerings for international students and do not assume that terms such as “needs-blind” automatically apply in your case.

Most financial aid falls into two main categories:

- **Needs-based aid:** Awarded based on your family's financial circumstances.
- **Merit-based aid:** Awarded based on academic excellence, leadership, talents or other characteristics.

Some scholarships combine both factors, so it is always worth exploring what each university offers.

Needs-Blind vs. Needs-Aware Admissions

These terms refer to how your financial need is considered during the admissions process.

- **Needs-blind admissions:** The university **does not consider your financial situation** when deciding whether to admit you. Your ability to pay does **not** affect your chances of being accepted. However, many universities that advertise needs-blind admissions apply this policy **only to domestic applicants**.
- **Needs-aware admissions:** Your financial need is **considered** during the admissions process. In this case, if a university has limited aid for international students, your ability to pay may influence whether or not you are offered admission.



Important note

In needs-aware universities, your family's financial capacity can impact your admissions decision, even if you are otherwise a strong applicant. This

is especially true at highly selective institutions where resources for international students may be limited. Always check how a university treats financial aid for international applicants and whether they will meet your full demonstrated need if you are admitted.

Key Financial Aid Terms to Know

- **Needs-aware admissions:** The university considers your financial needs during the admissions process. If you require significant financial aid to attend, this may impact your chances of being admitted.
- **Needs-blind admissions:** Your financial needs are **not considered** during the admissions process. However, this policy often applies only to domestic students. **Double-check whether it applies to international applicants.**
- **Meets 100% of demonstrated financial need:** If admitted, the university promises to provide enough aid to cover your financial needs (as they calculate it), through grants, scholarships, work-study and/or loans.
- **Grants:** Also known as “gift aid”, these do **not** have to be repaid. They are usually based on financial need and awarded by governments or universities.
- **Scholarships:** Similar to grants, scholarships are a form of “free money”. They are often merit-based, awarded for academic achievement, leadership, talents or specific backgrounds or experiences.
- **Loans:** Money you borrow to help pay for education, which you must **repay after graduation**, often with interest. International students may need a co-signer to access loans.
- **Work study/on-campus jobs:** Part-time work opportunities offered by the university to help students earn money for living expenses. If listed in your financial aid package, it means you are eligible to find a job, but it is not guaranteed. Please note that different countries may have different work restrictions for student visa holders; it is important to know what your visa will allow.
- **Financial aid gap:** The difference between the **cost of attendance** and the **aid you are awarded**. If your financial aid does not cover everything, this is the amount you or your family must cover, possibly through savings, loans or external scholarships.
- **Sticker price:** The **full, published cost** of attending a university for one year, including tuition, housing, meals and fees, before any financial aid is applied.
- **Net price:** The **actual cost** you will pay after grants and scholarships are applied to the sticker price. This is the number that matters most when budgeting.
- **Net income (household):** The amount of income your family earns after taxes and deductions. Universities use this figure to help determine your financial need.

- **Cost of attendance (COA):** The estimated total cost of attending a university for one year, including **tuition, fees, room and board, books, supplies, travel, and personal expenses.**
- **CSS Profile:** A detailed financial aid application required by many US universities to assess your eligibility for institutional aid. Administered by the College Board and usually has a fee.
- **International Student Financial Aid Application (ISFAA):** A free alternative to the CSS Profile used by some universities to evaluate international students for need-based aid. Often submitted by email.

Sample Financial Aid Award: What Does It Look Like?

Want to see a real example of a financial aid package awarded to an international student?

Check out this sample from Northwestern University. It includes a full breakdown of:

- Cost of attendance;
- Grants and scholarships awarded;
- Work-study funding;
- Expected family contribution; and
- Net cost to the student.



Seeing a real-world example can help you understand what to expect when you receive your own offer and how to compare financial aid across different universities.

How to Apply for Financial Aid

Required Forms

To apply for needs-based financial aid, you will often need to submit the following forms:

- **CSS Profile:** Required by many US private universities; submitted online via College Board.
- **ISFAA:** Free and often submitted via email.

Check each university's financial aid webpage to see which form they require.

Required Documentation

- Income tax statements (or employer letters if parents do not file taxes);
- Salary slips and bank statements;
- Documentation of education-related costs (for you and siblings);
- Proof of scholarships, business income or other assets; and
- Non-custodial parent forms, if applicable.

Submitting Documents via the IDOC

Some universities that use the CSS Profile may ask you to submit your documents via the Institutional Documentation Service (IDOC), a secure portal run by College Board. You will receive instructions via email after submitting your profile.

How Do I Get a Scholarship?

Some **merit-based scholarships** require your school to **nominate** you. Your university counsellor will share internal deadlines and criteria. Be sure to:

- Submit your materials to your counselling office on time;
- Complete essays or other requirements, if requested; and
- Seek feedback before submitting your final scholarship application.

Scholarship committees look for:

- Strong academic performance;
- Leadership and community service (CAS portfolio);
- A clear, compelling letter of intent; and
- Your embodiment of the **IB learner profile**.

Financial benefits through Aga Khan Schools' university partnerships

Students at the Aga Khan Schools can benefit from the partnerships we have with universities around the world through scholarships, domestic fees and more. See your university counsellor for further details and eligibility requirements. The current complete list of these opportunities can be found [HERE](#).



Helpful Scholarship Search Sites:

www.fundingusstudy.org
www.unigo.com/scholarships
www.iefaf.org
www.internationalscholarships.com

University Expenses and Budgeting

University Expenses and Budgeting

Even if you have been awarded a **scholarship or financial aid package**, chances are it will not cover everything. It is important to understand **what your aid will and will not cover**, and to build a realistic budget around your remaining costs, including tuition, living expenses, travel and day-to-day spending.

Studying abroad is an incredible experience, but managing your finances well is part of making it successful. By planning ahead and budgeting smartly, you can reduce stress and avoid surprises along the way.

What Should I Include in My Budget?

- Tuition and fees;
- Housing (on or off campus);
- Food and groceries;
- Books and supplies;
- Health insurance;
- Personal expenses (transportation, entertainment, etc.);
- Travel (flights home, holiday costs); and
- Emergency fund.



Costs vary by **country, programme and location** (urban centres tend to be more expensive). Always check the **official university website** for an accurate breakdown.

Sample budgeting tools:

- [University of Waterloo Budget Tool](#)
- [McGill Budget Planner](#)

Money-Saving Tips

- Buy **used textbooks** or rent them online.
- Use **student discounts** for transport and activities.
- Cook at home instead of eating out.
- Research **on-campus jobs** or part-time work (if permitted by your visa).
- Use budgeting apps or spreadsheets to track expenses.

Understanding an Admissions Decision

You will likely receive notification via an email, mailed letter or a prompt to check your application portal with one of the following decisions: Deferred, Rejected/Denied, Waitlisted, Accepted, Late Acceptance. Here is what they mean:

- **Deferred:** This only applies to ED/EA applications and just means that your application has been moved to the 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 basically means that your application was unsuccessful.
- **Waitlisted:** You almost got in and you still might! The university is waiting to see how many of the students they admitted accept their offer. Then, if there is space, they might reach out to you to offer you admission. If you have been waitlisted and want to pursue that pathway, reach out to your counsellor to work on a "Letter of Continued Interest" to the university.
- **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 have been accepted to the school. However, keep in mind that a lot of acceptances are conditional. This means that you need to maintain your academic performance. 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 requiring you to take a gap semester.

Choosing Where to Attend

Making the final decision about which university you will attend over the next 3–5 years is even harder than deciding which universities you will apply to. Below are some guiding questions and tips to help you decide.

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?
- Can I get a student visa?

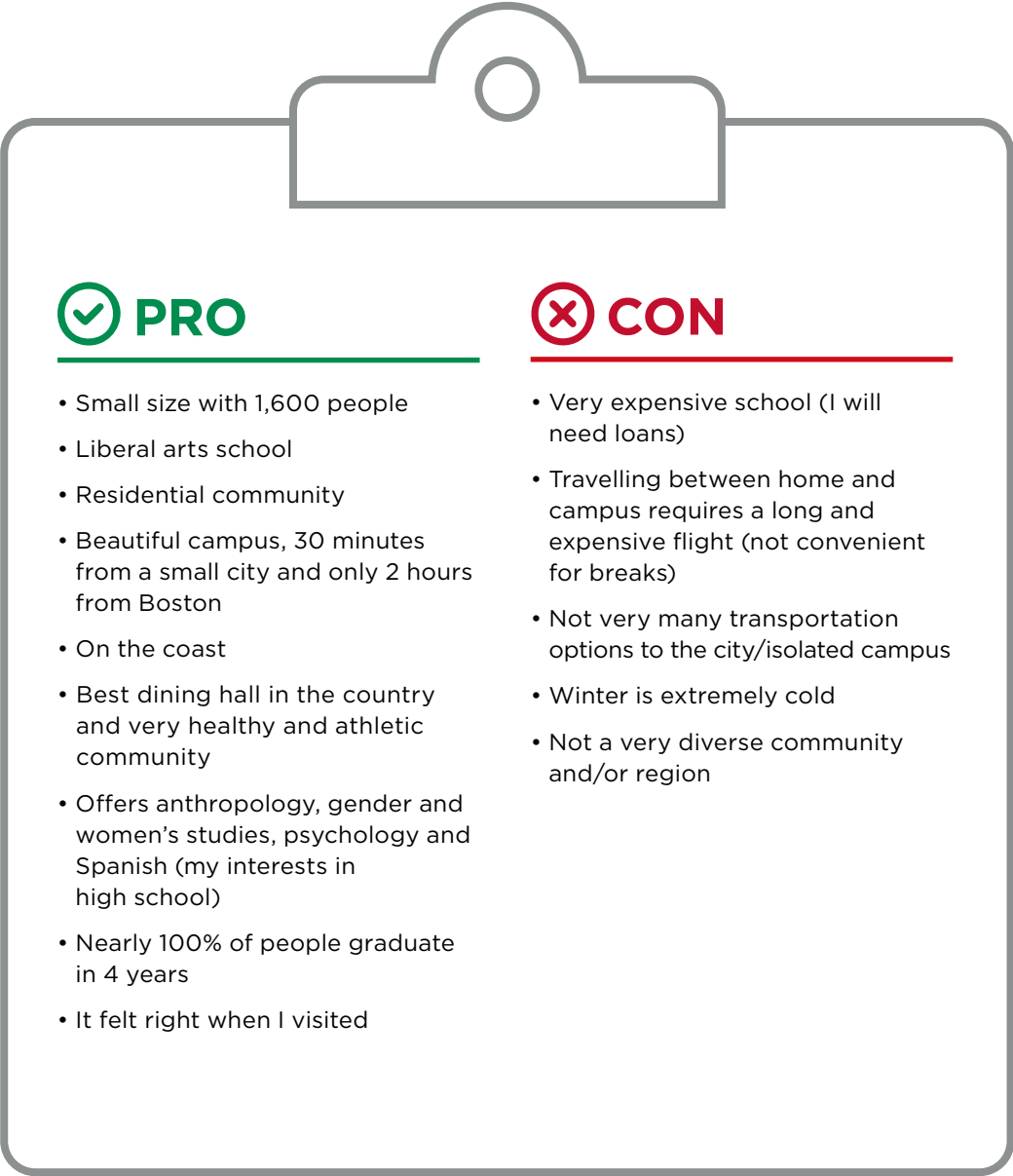
Emotional Questions:

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

You should talk to your family and discuss your priorities. Moreover, it can be helpful to make a pro/con chart for each school! This will help you determine what is most important to you.

Visiting schools (even virtually) can help you determine whether you are a right fit. Another way to learn more is to reach out to current students to inquire about their experiences.

Example: Here is the chart that Samantha Caras, former university counsellor at the Aga Khan Academy Mombasa, used in making her decision to attend Bowdoin College in the US:



 PRO	 CON
• Small size with 1,600 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 and 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	• Very expensive school (I will need loans) • Travelling between home and campus requires a long and expensive flight (not convenient for breaks) • Not very many transportation options to the city/isolated campus • Winter is extremely cold • Not a very diverse community and/or region

Next Steps After Selecting a College/University

As always, every university/college is different. You must be extra diligent about checking your email and online student portals over the next few months after applying 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, such as scholarship letters (if applicable), bank statements, sponsorship affidavits;
 - ✓ Medical reports – make sure you have all the right vaccinations (and proof!) – and medical forms; and
 - ✓ 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; and
 - ✓ 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 have not 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 MaiaLearning account to reflect all admissions outcomes, scholarships received 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.
 - ✓ Thank any admissions representatives who may have helped you!

Key Terms

EA:	Early action
ED:	Early decision
GCC:	Gulf Cooperation Council
HL:	Higher level
IELTS:	International English Language Testing System
OUAC:	Ontario Universities Application Centre
RD:	Regular decision
SL:	Standard level
TOEFL:	Test of English as a Foreign Language
UCAS:	Universities and Colleges Admissions Service



Aga Khan Schools

www.agakhanschools.org | www.agakhanacademies.org