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**“A third culture kid is a person who has spent a significant part of his or her developmental years outside their parents’ culture.”**

## University options around the world

The very rapid growth in the number of workers sent out from non-English speaking sending countries over recent years has generated a number of extra challenges compared to their English speaking counterparts. One of the biggest issues for the families is that of university education. This issue affects our Korean families, but also many of our Latin American families are now in the same situation.

Many of the children haven't studied in their mother tongue and don't have the appropriate entrance requirements and skills to go on to a university in the passport country. A few did their school studies in host country schools, but most studied in international and MK schools in English. This was true of almost all of the first generation of Korean workers and meant that the vast majority of them went on to study in the USA, mostly at the Christian colleges offering scholarships. There were a number of good reasons for this such as the large Korean community in the USA with its network of churches and family connections, plus the positive experiences of the early students encouraging others to follow suit. Mostly the MK schools understand the US higher education system better than any other and tend to steer students in that direction. Students will also want to continue study with some of their friends if possible.

This has worked reasonably well for some time, but increasingly with a limited number of scholarships and tighter family finances, students and their parents are looking elsewhere. The good news is that there are other options that are more affordable. The other good news is that many of these options are in good public universities around the world. So where are they?

### Europe

#### The United Kingdom, Ireland

The obvious destinations in Europe are the UK and Ireland as English speaking countries. The UK has the second largest community of international students after the USA. There are a number of good reasons for this – the short (standard length is 3 years for Bachelors level), focused academic degrees in high ranked world-class universities with reasonable pre-scholarship fees compared to similarly-ranked universities in the USA. With the pound sterling currently at fairly low exchange rates students get more for their money. The Irish fees are similar, although set in Euros.

There are some disadvantages though. Scholarships in both countries are limited with small amounts focused on science and technical subject areas. A-level, IB or equivalent are standard routes in, but both countries require specific APs from American schools as an entrance requirement to most courses. These points are the same in many Commonwealth countries and across Europe.

If a student is considering university in the UK, then it is worth noting that living costs are considerably cheaper away from London, unless living with relatives. It is well worth looking at the big city universities in the north of England, or in Northern Ireland, Scotland & Wales for this reason. University fees in N Ireland, Scotland and Wales tend to be slightly lower than in England.

International student tuition fees are approximately

England (higher-ranked universities) Most BA £10,900/year (\$17,000) most BSc or BEng £14260/year (\$22,250), upper-middle ones are cheaper at £9000 – 10,000/year (\$14,050 – 15,600) \*\*

Northern Ireland (Queens, Belfast) BA approx £10,300/year (\$16,000) BSc £12,600 (\$19,600)

Scotland (e.g. Dundee) BA £8750 (\$13,650) BSc £10,500 - 11,000 (\$16,400 – 17,150)

Wales (Cardiff) BA £10,100 (\$15,750) BSc £12950 (\$20,000)

Medicine and dentistry are more expensive in all locations, but Scotland & Wales again are cheaper



There are other European destinations though as a number of Continental and Nordic countries offer degrees taught completely in English at both Bachelors and Masters Level. The most interesting of these are in Finland, Germany & the Netherlands. Other countries offer such courses, but the tuition fees are much higher for non-EU/EEA students

\*\* All figures in this article are expressed in either US dollar conversions rounded to the nearest \$50, or directly in US dollars. This is based on current exchange rates. The actual cost will vary based on changes in those rates. Low or falling currencies make exports, including international education, more attractive for students with access to high value currencies.

### Finland

There is a full data-base of English-language courses that the Finnish universities offer at the following site [http://www.studyinfinland.fi/study\\_options/study\\_programmes\\_database](http://www.studyinfinland.fi/study_options/study_programmes_database)

One of the most significant things about study there is that there are no tuition fees, even for international students. The following reference [http://www.studyinfinland.fi/tuition\\_and\\_scholarships](http://www.studyinfinland.fi/tuition_and_scholarships) gives more information on this. To quote from this page

“No tuition fees are charged in Bachelor’s level degree programmes in Finland. The same is true of several Master’s programmes. The cost of this education is covered by the Finnish government; therefore, there are usually no scholarships available.”

There are a number of other considerations to bear in mind. Finland, like all of the Nordic countries, has a high cost of living. From international schools A-level, IB, AP or equivalent is a requirement for university entrance. There are few foreigners and immigrants compared to most Western countries meaning that there wouldn’t be the cultural and family support such as that available in the Korean community in the USA. Some knowledge of Finnish to live there would be needed.

### Germany

Similarly to Finland there were no tuition fees for university education even for international students. Recently a number of the Bundesländer have introduced them, but they are still modest at €1000/year (\$1330) on average, although some universities may charge slightly more. There is information about these courses at the following site

<http://www.daad.de/deutschland/studienangebote/international-programmes/07535.en.html>

Information about fees can be found at

[http://www.studis-online.de/StudInfo/Gebuehren/tuition\\_fees.php](http://www.studis-online.de/StudInfo/Gebuehren/tuition_fees.php)

The cost of living in Germany is typical for Northern Europe, but not as expensive as the Nordic countries. From international schools A-level, IB, AP or equivalent is a requirement for university entrance. Germany has a large foreign-born population including a sizeable Korean community in the industrial heartlands of Nordrhein-Westfalen and the Frankfurt area. Some knowledge of German is needed to live there.

### The Netherlands

Fees for The Netherlands are higher than for Germany, but are still modest compared to many other countries. Also there is a very wide choice of degrees available in English as so many Dutch students, as well as internationals, are well able to study at this level. There is more information about the range of courses at

<http://www.inholland.nl/INHOLLANDCOM/Bachelors/frontpage.htm>

This list is not exhaustive as other universities are adding on more English language courses to bring in international students in greater numbers. Maastricht University has done this with information at <http://www.maastrichtuniversity.nl/web/Home.htm>

The fees at Maastricht were somewhat higher for all students.

The cost of living in The Netherlands is estimated as €850/month (\$1130) for a student on the In Holland site. There are similar estimates given for UK students, but much of this depends on the standard of living

the student expects, and the location. As a parent of 3 students, one of them currently in study in the UK, we know that it is possible to live considerably more cheaply than that with good money management. A-level, IB, AP or equivalent is a university entrance requirement. The Netherlands has a large foreign-born population and English is very widely spoken. Learning some Dutch would be useful, but probably not essential.

With the proposed heavy increases in home student tuition fees in the UK, these alternatives may prove attractive even to British students to reduce the potentially heavy debt burden after graduation. For most of our families on relatively low incomes there are indications that there will be support from scholarships and grants, although how this will work out remains to be seen.

### New Zealand

International fees for university students tend to be from US\$15,000 – 20,000/year before scholarship depending on the university and chosen course. As in almost all countries medicine and veterinary science are more expensive. The cost of living there is cheaper than in Europe with estimates from around US\$6400 – 8000/year on the Study in New Zealand website <http://www.studyingnewzealand.com/study-in-new-zealand-faq/>

As with the estimates for Europe, this depends on the student's lifestyle, and it should be possible to keep costs lower than that with good money management.

New Zealand university minimum entrance requirements are less demanding than in some other Commonwealth countries and Europe, and generally high SAT I scores with a good GPA on the high school diploma will be enough from an American-pattern school. IB, A-level or equivalent is very well recognised. Popular and more demanding courses have higher entrance requirements, as in any other country.

### Singapore

The universities here charge some of the lowest pre-scholarship fees outside of the European countries with free or nominal fee tuition. They range from US\$8500 to 11000/year depending on the course. Traditionally the focus has been on science and engineering to provide graduate workers for Singaporean industry, but increasing numbers of humanities courses are on offer. The cost of living is estimated to be from US \$8000 to 10,000/year with the usual proviso that good money managers will spend less.



For minimum entrance requirements, some courses are open to applicants with a high GPA on the high school diploma and good SAT I scores, but there is a clear preference for students with AP. In a competitive situation students with up to 5 APs will be at a distinct advantage. IB, A-level and equivalent are well-recognised.

### Hong Kong

University fees are higher than in Singapore, but living costs are estimated to be slightly lower. Hong Kong University, ranked highest there, has tuition fees of just over US\$15,000/year. It also gives a reasonable estimate of living costs at US\$6000/year based on living in university residence. (Source <http://www.als.hku.hk/intl/admissionHK4.php> )

IB, A-level or equivalent is well-recognised for university entrance. From American schools the minimum entrance requirement is for a high school diploma with passes at 70% or more in five Grade 12 courses, plus either 2 APs at 3+ or SAT I combined scores of 1800+ with a minimum of 550 in Critical Reading, 550 in Writing and 650 in Mathematics. This minimum achievement will not guarantee access to more popular or demanding courses where entrance requirements will be considerably higher.



## Canada

Canadian university fees tend to be around US\$20,000/year for the higher ranked ones, although there is considerable variation based on the university and the course chosen. The presence of a large Korean community in cities such as Toronto and Vancouver may be helpful in providing a support network with possible family and church connections. There are also Christian universities such as Trinity Western near Vancouver which are already popular with international

students including MKs. Trinity has scholarships available for academic achievement advertised on its website <http://www.twu.ca/undergraduate/finances/>

The cost of living varies considerably across the country; the best thing is to check university websites, friends and family or other contacts to know what a reasonable budget is.

University entrance from IB, A-level or equivalent is well-recognised with some institutions offering transfer credit for good grades in these exams. Canadian universities are very familiar with American qualifications, with good AP grades qualifying for transfer credit in some of them.

## South Africa

Some South African universities welcome in large numbers of international students, notably the University of Cape Town. Fees here are very reasonable when compared internationally at less than US\$9000/year. The actual costs vary considerably around the country and according to the course, but generally South Africa is a fairly cheap place to study. The best universities to choose are those with high numbers of international students as this is an indication of both quality and familiarity in dealing with international applications.

Minimum entrance requirements from American schools are the diploma with a good GPA, plus high scores on SAT I. AP is recognised and will enhance applications for more demanding courses. A-level, IB or equivalent are well-recognised.

## Australia

This has proven to be a popular destination in recent years for international students. The attractiveness to Korean families will be enhanced by the large community there notably in parts of Sydney, Melbourne and Brisbane.

Most Australian universities rank well in international comparisons with several in the world top 100. The main drawback is the cost. The most prestigious universities can charge around \$30,000/year in international tuition fees with only limited scholarship funding available. Some of the upper-middle ones are cheaper with some degrees at less than \$20,000. Any scholarships on offer tend to be awarded for academic achievement.

Typical entrance requirements are similar to many other Commonwealth countries with A-level, IB or equivalent being well recognised. From American schools the diploma with a high GPA, high SATI scores, plus at least one AP is a typical minimum offer from the higher-ranked universities, but individual courses may well require more APs in specific subjects.

## In Korea

There are now quite a number of universities that offer courses taught in English. One of the best known in the mission community is Handong. This is a private Christian university with a campus near Pohang which is also the home for Handong International School for MKs. Web site <http://www.handong.edu/index.html>

Although not the only university to offer such courses, it does provide a way into higher education in Korea from a more understanding position of support, as they are more familiar with returning expat Koreans than some other universities.

The courses they now offer in English are listed on the site as follows

“While the university offers 30 to 35% of its courses in [English](#) in any given semester, the majors that English speaking foreign students can pursue are: Information Technology, Global Management and Business, US and International Law, and Korean Studies.”

The fees are set from US\$8250 to \$10,160 depending on the year of studies and courses chosen. Entrance to Korean universities, Handong included, is competitive and places are awarded to those with the best school results and SATI scores. Equivalents are recognised, but because of the strong connections with the USA, the universities are most familiar with American school qualifications.

### [Other options - intensive academic first language study](#)

Most Latin Americans don't have the option to study at university in English in their passport country. Also with limited finances most foreign universities are just too expensive to consider. One option is a full scholarship to study in English somewhere. Another is to explore the European courses with their free tuition, but most will return to the passport country, or at least consider this. Study there will be in either Spanish or Portuguese, with competitive entrance exams in one of those languages regardless of other school qualifications. This means that the more academic Spanish or Portuguese they have before sitting these exams, the better.

To help Latin American students a few international schools are including academic mother tongue/first language teaching on the timetable. That is the exception though which means that most students arrive back in the passport country unable to pass these entrance exams because of limited academic Spanish or Portuguese skills. In this case the only option is to spend a year or more learning that academic language and how to pass the competitive university entrance exams.

There is a positive aspect here though: these students have fluent academic English that would take several years to match through English Language schools in the passport country.



### [Public universities or US Christian colleges?](#)

Because of the established pattern of sending to the Christian colleges, there can be an underlying assumption that studying somewhere else is a second-best option. This is not the case.

Academically, the higher level universities in the various countries named are all well-placed in the Times Educational or QS rankings. The US Christian colleges don't tend to feature in these lists, although the better ones rank alongside upper-middle public universities. For students ready to live independently these big universities in a new country present a challenge, but at the same time a great opportunity. New friends, intellectual development, social opportunities, arts and sports clubs are all there, as are some excellent student Christian groups and university city churches.

What Christian colleges offer is a support structure that comes in a relatively small institution with regular chapel and Bible education sessions built into the programme. The systematic teaching from a Christian perspective is another plus. Christian lecturers in public universities will inevitably teach from their worldview (as does anyone), but normally they don't have the freedom to fully develop a Christian programme there. This Christian input is crucial in some subjects such as philosophy, sociology and psychology where many university departments either relegate faith to the private realm or are openly hostile.

## Making the decision

It is important to know the right option for each individual student based on the following factors among others

- Readiness for independence
- Personality type
- Choice of subject
- Academic potential
- Finances and practical support available
- Expected choices after graduation

When considering options it is worth the effort to shop around and get a range of offers from different universities if this is possible. The options need to be considered early – the higher level European and Commonwealth universities have demanding and often very precise entrance requirements. Students, parents and the school need to know what these requirements are no later than Grades 9 or 10, preferably even before, to allow the correct choice of courses depending on the schooling system. Schools with IGCSE leading to IB or A-level will be more familiar with different country requirements and academic students will be more likely to reach the required standard. However, from American schools if 5 APs in specific subjects are needed then guidance counsellors need to know how to steer students to the right choices to achieve this academic level. Most such counsellors know the US system much better than any of the other options outlined above. If this is the case research on the part of the parents and students is vital and will be useful experience for the school and its guidance counsellor in advising future students.

## Eurotck and Educare on-line

A few Educare readers have noted that the Eurotck site was off-line for several weeks. This has now been corrected and new updates placed on there. Several back editions of Educare are available on-line via links on the home page.

Another important document is available for download on the Eurotck site.

The residency rules for UK students are often an unnecessary source of anxiety for parents and prospective university students studying overseas. At first sight they look very rigid and seem to make it impossible for students to go to the end of school overseas. This results in many families leaving the host country when the children are 13 or 14 to guarantee compliance with the 3 year rule and to fit in with exam courses in Britain. This is a totally unnecessary form of attrition. Staff with mission agencies and similar organisations are classed as ordinarily resident in the UK, but working overseas at the request of the agency. The students are thus eligible for home student fees and have access to the student loan system. The details are in the document.

As a personal observation, our eldest son had to prove his ordinary residence when he went to university as we had only been back for 2 years. A standard letter from the mission agency proved that, and we had no further requests of this type.

This document was discussed at Eurotck 2010 and subsequently reworded by Global Connections members to be posted on both the Global Connections and Eurotck sites.

**Educare** is a ministry of WEC International, but is available to all those concerned for TCKs – parents, staff working for sending agencies and in international schools, any other supporters or colleagues of the family. It can be forwarded on freely, but please check that the recipient wants it before sending – we do not want to add to the unwanted e-mails in anyone's inbox.